



***NEW IDShield Services  
Announced  
in July of 2020!***



**IDShield<sup>®</sup>**



# Financial Account Theft Growing Trend

- **Financial Account takeovers are up 79%** - The number of account takeovers increased, rising from 380,000 in 2017 to 679,000 in 2018.
- In 2019, 401K fraud was **\$17 billion (+15%)**
- During the COVID-19 pandemic, **credit card fraud increased +35%** in April versus April 2019



Sources: Identity Theft Resource Center and National Associations of Plan Advisors

# Financial Account Monitoring

**Monitoring**

- Credit Monitoring <
- Identity Monitoring v
- Financial Accounts**
- Public Records
- Court Records
- Sex Offender
- Address Change
- Internet/Dark Web
- Social Media
- High Risk Transactions
- Minor Identity

**Additional Resources**

- Reputation Management **NEW**
- Member Perks

- Members will receive alerts notifying of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount. Financial accounts monitored include checking savings, 401k accounts, loans and more.

## Cash Accounts

- Checking
- Savings

## Credit Accounts

- Credit Card
- Line of Credit
  - Home Equity
  - Other Line

## Investment

- CD
- Money Markets
- Employee Stock Purchase Plan
- 401K
- ROTH
- 403B
- 529

## Loans

- Mortgage
- Loans
  - Auto
  - Equity
  - Others



# Privacy & Reputation Management Services

REPUTATION MANAGEMENT	SOCIAL MEDIA PRIVACY	ANTI-BULLYING	VOICE ASSISTANT PRIVACY	DATA BROKER PRIVACY	SMART TV PRIVACY	PASSWORD PRIVACY	BROWSER PRIVACY
							
							

# Why Reputation Management

Our online lives are hurting us like never before

**Job applicant outraged after company shares her bikini photo**

**Not Getting Any Job Offers? Your Social Media Activity Could Be The Reason**

BUSINESS | MANAGEMENT | MANAGEMENT & CAREERS

**The New Ways Your Boss Is Spying on You**

It's not just email. Employers are mining the data their workers generate to figure out what they're up to, and with whom.

**Fintech lenders are tracking and judging your digital trail**

**Admiral to price car insurance based on Facebook posts**

Recruits: social media matters. I have now dropped 15 recruits this year because of their twitter posts, likes, or retweets.

**9 Things You Can Learn About Your Date From Her Social Media Posts**



# Reputation Management

## Monitoring

Credit Monitoring <

Identity Monitoring <

## Additional Resources

Reputation Management **NEW**

Member Perks

Lost Wallet Protection

Helpful Tips <

## Support

Contact Support

FAQs

Identity Investigation

Identity Restoration

## Reputation Management:

- Searches your social media accounts for existing content that could be damaging to your online reputation. We can even help locate your old accounts that you may have forgotten and identify high risk posts, giving you the chance to review and remove the content.: Facebook, LinkedIn, Twitter, Instagram and more.
  - Posts, comments, and some images that contain harmful language and images are flagged for review.

## Reputation Score:

- Ranks a user's online reputation risk by calculating a score based on content and images found in their social media accounts.
- Posts that negatively impact the score are flagged for review.



# Reputation Management Search Features

## Persona: Social Media Review

What does our automated review look for on a members photos and posts?

**Philosophy: better to be more sensitive than less sensitive.**

### Images

*High risk*

Nudity

Violence

Medical

Drugs

### *Medium Risk*

Alcohol

Guns

### Text

Toxic comments

Highly negative sentiment

Swearing

Multiple language support



# Reputation Management Dashboard

## Updated dashboard following connecting social media networks

Customers have to reconnect their networks and authenticate access for yourself.online

Additional cards with flagged content and social media management features

Score, alerts and factors cards update

The screenshot displays the IDShield Reputation Management Dashboard. At the top, the user is identified as James, and the dashboard has been updated with new results. The main section shows a score of 3.2, which is highlighted as 'Review needed' due to a few issues found. To the right, there are three actions to take: 3 Facebook photos, 3 Instagram photos, and 1 Tweet, each with a 'Review' button. Below this, a summary of factors affecting the score is shown: 5 High risk Factors, 4 Moderate risk Factors, and 903 Reviewed Items. The dashboard also includes a section for reviewing online personas, with a specific focus on Facebook Photos. A notification states that 3 photos were found for review, with the last scan on Wednesday 20 May 2020. Three photo thumbnails are shown, with a tooltip indicating that one of them contains possible racy material and drinking.

James, we've updated your dashboard with new results

Your score

3.2

Review needed  
A few issues found

Actions to take

- You have 3 Facebook photos to review [Review](#)
- You have 3 Instagram photos to review [Review](#)
- You have 1 Tweet to review [Review](#)

Factors that affect your score

- 5 High risk Factors
- 4 Moderate risk Factors
- 903 Reviewed Items

Review your online persona

Improve your online reputation by cleaning up your Twitter, Facebook and Instagram accounts

Facebook Photos

We have found 3 photos you need to review.  
Last Scan on Wednesday 20 May 2020

Possible racy material. Contains labels: Drinking.





# IDShield Reputation Profile Search

## Privacy: Find accounts/profiles

List of accounts and profiles associated with a member.

Clicking 'fix' takes them to relevant privacy settings guide for that site.

'Ignore' & 'Not me' clicked by the member if a false or irrelevant result is returned. Possible for approximately 5% of Members.

If a profile is missing that they want to add, they can click 'Request Profile' and we'll try to find it manually for them and create privacy setting guidance.

The screenshot displays the IDShield interface for managing privacy settings. The header includes the IDShield logo, a 'Dashboard' link, and a 'Logout' button. The main heading is 'Control your privacy settings across the web', with a 'Back' button. Below this, a message states: 'We've searched for online profiles and accounts that may be related to you'. The results are listed in a table-like format with columns for social media icons, URLs, and action buttons ('Not me', 'Ignore', 'Fix').

Icon	URL	Not me	Ignore	Fix
in	https://www.linkedin.com/in/jamesdrchance	Not me	Ignore	Fix
f	http://www.facebook.com/people/_95444936	Not me	Ignore	Fix
in	http://www.linkedin.com/company/jamesdrchance			
f	http://www.facebook.com/jamesdrchance	Not me	Ignore	Fix
in	https://za.linkedin.com/company/yoursellonline	Not me	Ignore	Fix
in	https://za.linkedin.com/company/people	Not me	Ignore	Fix
in	https://za.linkedin.com/sku/london-business-school-12908	Not me	Ignore	Fix
in	https://za.linkedin.com/school/london-business-school	Not me	Ignore	Fix
in	https://www.linkedin.com/company/yoursellonline	Not me	Ignore	Fix
in	https://www.linkedin.com/company/google	Not me	Ignore	Fix
in	https://www.linkedin.com/school/london-business-school	Not me	Ignore	Fix

Profile not listed above? View our privacy walkthroughs or request for a site to be added. [View Guides](#) [Request Profile](#)

Footer: IDShield | yourself.online™ | Tel: 1-888-494-8219 | Monday-Friday /am - 7pm ET | Emergency after hours support: 1-888-694-0817 | © yourself Online Inc. 2014. All rights reserved. system.commerce | Privacy Policy | Terms and Conditions | Manage Cookies

# IDShield Reputation Management Facebook

## Persona Review: Facebook

'See all your photos' and 'See all your posts' in the dashboard takes you to a list of photos and posts.

To delete the Member needs to go to the image / text then click 'Delete in Facebook' and then delete in the link.

### Dashboard

Manage your online persona  
Review your Social Networks, delete and archive content

Facebook Photos

We have found 3 photos you need to review.  
Last scan on Wednesday 30 May 2020



Possible risky material.  
Contains labels:  
Drinking Alcohol




See all past photos

IDShield Dashboard Logout

### Facebook Timeline

Back

We have reviewed your timeline looking for any negative or offensive content

Posted on Sunday 01 Dec 2019	Posted on Sunday 01 Dec 2019	Posted on Tuesday 21 May 2019
		
<b>Review Recommended</b> Delete in Facebook	<b>Review Recommended</b> Delete in Facebook	<b>Review Recommended</b> Delete in Facebook



# IDShield Reputation Management Facebook

## Persona Review: Instagram

'See all your photos' takes you to a list of your photo.

To delete the Member needs to **open their instagram app and delete from within their app.**

Dashboard

Instagram



jobseekertim

We have found 4 images you need to review.  
Last Scan on Wednesday 20 May 2020

See all your photos

The screenshot shows the IDShield interface for an Instagram timeline review. At the top, there's a blue header with the IDShield logo and navigation links for 'Dashboard' and 'Logout'. Below the header, the title 'Instagram Timeline' is displayed with a 'Back' button. A notification states: 'We have reviewed your Instagram timeline looking for any negative or offensive content'. Three photo thumbnails are shown, each with a red border and a warning icon. The first photo, posted on Sunday 01 Dec 2019, shows a group of people in a field. The second photo, also posted on Sunday 01 Dec 2019, shows a glass of beer. The third photo, posted on Tuesday 21 May 2019, shows two women in swimwear. Each photo has a red warning icon and the text 'Review Recommended' and 'Delete in Instagram' below it.



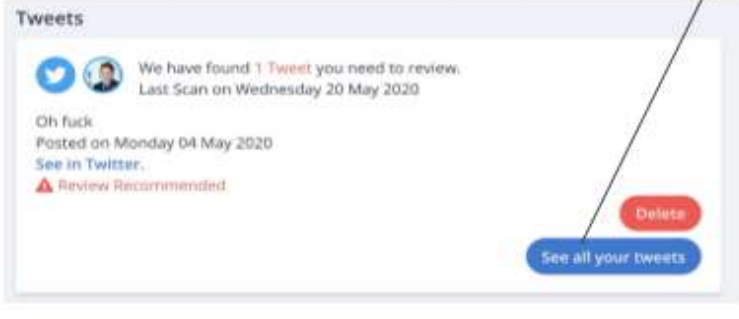
# IDShield Reputation Management Twitter

## Persona Review: Twitter

'See all your tweets' and 'Delete' takes you to a list of your tweets with functionality to delete.

To delete the Member needs to select the tweet then go to 'Delete' - happens in the

Dashboard



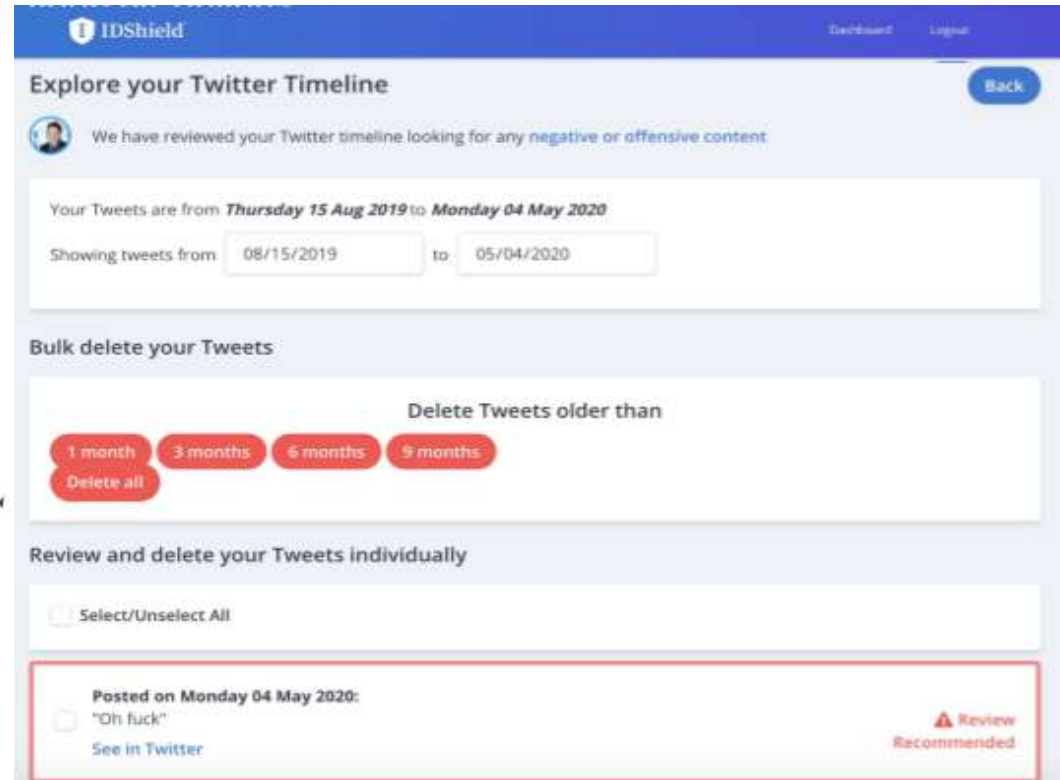
**Tweets**

We have found 1 Tweet you need to review.  
Last Scan on Wednesday 20 May 2020

Oh fuck  
Posted on Monday 04 May 2020  
See in Twitter.  
⚠ Review Recommended

[Delete](#)

[See all your tweets](#)



**IDShield** [Dashboard](#) [Logout](#)

### Explore your Twitter Timeline

[Back](#)

We have reviewed your Twitter timeline looking for any negative or offensive content

Your Tweets are from **Thursday 15 Aug 2019** to **Monday 04 May 2020**

Showing tweets from  to

#### Bulk delete your Tweets

Delete Tweets older than

[1 month](#) [3 months](#) [6 months](#) [9 months](#)

[Delete all](#)

#### Review and delete your Tweets individually

Select/Unselect All

**Posted on Monday 04 May 2020:**

"Oh fuck"

[See in Twitter](#)

[Review Recommended](#)



*All of the above added to our already great services!  
for as little as \$9.95 per month*



# Millions of people lose their identities every year.

*Don't be one of them.*

Safeguarding your identity has never been more important. Nearly 500,000 cases of identity theft were reported in 2018--an increase of nearly 20% over the previous year.<sup>1</sup> IDShield is a comprehensive identity protection plan with proprietary features that go beyond other plans in monitoring your personal data, and restoring it if a data breach occurs.



### Monitor more of what matters

We monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an update immediately.



### We're always here to help, no matter what.

Our licensed investigators are available to answer your questions, even for simple advice. In the event of an actual identity theft emergency, identity theft specialists are on stand-by, ready to assist you 24/7.



### Unlimited Service Guarantee

IDShield is committed to spending an unlimited amount of time to restore your identity. If a compromise occurs, your Licensed Private Investigator will immediately begin the process of restoring your identity to its pre-theft status, and won't stop working until it's restored.



### Employee Family Plan Coverage

#### Minor Identity Protection

Allows parents/guardians to monitor up to 10 dependent children under the age of 18 for potentially fraudulent activity associated with their child's SSN. Unauthorized names, aliases and addresses that become associated with a minor's name and date of birth may be detected. The service monitors public records in all 50 states including: real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/court proceedings, bankruptcies, liens and judgements.

## IDShield Family

This plan covers you, your spouse or domestic partner and up to 10 dependents.

## IDShield Individual

This plan covers you, the named member, only.

<sup>1</sup>Federal Trade Commission. (2019). Consumer Sentinel Network: Data Book 2018.



## Identity Consultation Services

As a member, you have unlimited access to identity consultation services provided by our Licensed Private Investigators. They will advise you on best practices for identity management tailored to your specific situation. Consultative services cover:

### Privacy and Security Best Practice

- Best practices for the use and protection of your Social Security number and personally identifiable information (PII).
- Current trends, scams and schemes related to identity theft and fraud issues.
- Best practices for financial transactions, online activities and consumer privacy.
- Knowledge sharing to help protect your identity and to inform you of your rights under federal and state laws.
- Interpretation and analysis of your credit report and guidance to reduce pre-approved credit offers which increase risk of identity theft.
- Consult on public record inquiries, background searches or credit freeze issues.

### Event-Driven Consultation Support

- Lost/stolen wallet assistance
- Data exposure/data breach

## Security Monitoring

### Username/Password (Credentials) Monitoring

This powerful, proprietary feature helps protect against takeovers of your social, financial and other online accounts by monitoring the internet, dark web and deep web. You'll receive an alert if we find that your username/password combinations have been exposed so you can change your password on that exposed account.

### Court Records Monitoring

Detects criminal activity that may be associated with your personal information, sending an alert

when signs of potential criminal identity theft are recognized.

### High Risk Credit Account Monitoring

As a member, you have access to continuous credit monitoring through TransUnion. Monitoring can be accessed immediately via the member's service dashboard on [idshield.cloud](http://idshield.cloud) or through the free IDShield mobile app. Credit activity will be reported promptly to the member via an email alert and mobile push notification.

### Instant Hard Credit Inquiry Alerts

Members will be notified via email and the mobile app when a creditor requests their TransUnion credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment or even an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without your authorization.

### Credit Score Tracker

You can view a credit score from TransUnion that plots your score on a graph, giving you the ability to see how your credit scores have changed over time, along with score factors that provide insight into what events may have caused your credit score to change.

### Payday Loan Monitoring

Alerts you when your personal information is associated with short-term, payday or similar cash-advance loans.

### Dark Web Surveillance (Internet Monitoring)

Monitors global black-market websites, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds or your PII, looking for matches of name, date of birth, Social

Security number, email addresses (up to 10), phone numbers (up to 10), driver's license number, passport number and medical ID numbers (up to 10).

### Address Change Verification

Monitors a personal mailing address and sends an alert when a change of address has been requested through the United States Postal Service.

### Social Media Monitoring

Monitors multiple social media accounts and content feeds for privacy and reputational risks. You will be alerted to privacy risks like the exposure of PII, including street address, date of birth or Social Security number, as well as reputational risks like foul language, drug and alcohol references, or discriminatory terms.

## Identity Restoration

### \$1 Million Protection Policy

IDShield provides a \$1 million protection policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft — such as lost wages, travel expenses, elder and child care, and initial legal consultation, and certified public accountant costs.

**Our Licensed Private Investigators** perform the bulk of the restoration work required to restore a member's identity to pre-theft status.

### Unlimited Service Guarantee

We will do whatever it takes for as long as it takes to restore your identity to its pre-theft status.

\*Consultation services are limited to the solutions, best practices, legislation and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by our Licensed Private Investigators.

**Note:** Purchase of IDShield requires member to have a valid email address.

The following are not included with the IDS services: **LEGAL REMEDY** - Any stolen identity event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. **DISHONEST ACTS** - Any dishonest, criminal, malicious or fraudulent acts, if the member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. **FINANCIAL LOSS** - Membership services do not cover any financial losses attributed to the stolen identity event, including but not limited to, money stolen from a wallet or other monetary losses, unauthorized purchases of retail goods or services online, by phone, by mail or direct. **BUSINESS** - A covered stolen identity event does not include business losses, including but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity. **DORMANCY OR INACTIVITY** - If the victim cannot or does not provide the items required to open a case, or having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated for the purpose of ID restoration. **INCURABLE** - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a "no fly" list) IDShield cannot promise removal of the victim's name. Legal services are not provided under ID theft restoration services. IDShield plan members should consult their individual plans to determine availability of legal services.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see [www.idshield.com](http://www.idshield.com). IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. Spouse monitoring requires input of full name, SSN, date-of-birth and email address. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the personal identity coverage see <https://idshield.cloud/summary-of-benefits>.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty<sup>SM</sup>, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation

SHEET.IDSB2B (06.20.19)\_AH ©2019 LegalShield®, Ada, OK