

## ANNOUNCING JAVELIN'S 2015 IDENTITY PROTECTION SERVICES LEADERS

April 2015

Javelin's 2015 identity Protection Services Leaders awards is the definitive view of the top 16 vendors offering identity protection services directly to consumers. Javelin examines changing fraud landscape and ranks vendors in three critical categories: prevention, detection, and resolution.

### BEST OVERALL IDENTITY PROTECTION SERVICES LEADER

IS AWARDED TO:

*EZSHIELD*



### IDENTITY PROTECTION SERVICES LEADERS

#### *PREVENTION CATEGORY*

Rank	Financial Institution	% of Max Points
1	EZShield	62%
2	IdentityForce	56%
3	LegalShield	54%
5	LifeLock	50%
	Affinion Group	50%

The Prevention category examines 20 features that protect consumers from fraud, including authentication, mobile antivirus and antimalware protection, fraud alerts and credit freezes, and other general protection features. This category also scores vendors based on their effort to educate consumers about fraud threats.

### IDENTITY PROTECTION SERVICES LEADERS

#### *DETECTION CATEGORY*

Rank	Financial Institution	% of Max Points
1	LifeLock	79%
2	EZShield	71%
3	Equifax	63%
	Identity Guard	63%
5	IDWatchdog	58%

The Detection category scores vendors' 16 features, including traditional monitoring features (i.e., triple-bureau credit monitoring, public records and financial account monitoring, and P2P network scanning), activity alerts in different channels, mobile authentication of both apps and optimized website, and specialized monitoring including social network and medical ID fraud monitoring.

## IDENTITY PROTECTION SERVICES LEADERS

### RESOLUTION CATEGORY

Rank	Financial Institution	% of Max Points
1	EZShield	82%
	myFICO	82%
3	IdentityForce	79%
	keepmyID	79%
	LegalShield	79%
	LifeLock	79%

The Resolution category examines 13 key features including fraud insurance, ability to access resolution help (including Spanish and other language support, 24/7, etc.), lost wallet assistance, and specific fraud resolution assistance (medical ID fraud, income tax and other types of fraud).

The 16 identity service protection vendors that were included:

- Affinion Group
- AllClearID
- Equifax
- Experian
- EZShield
- ID Watchdog
- IdentityForce
- Identity Guard
- Intelius
- keepmyID
- LegalShield
- LifeLock
- myFICO
- MyIdentityAssist
- TransUnion
- TrustedID

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## Methodology

*In 2014, Javelin surveyed 16 identity protection service providers selling directly to consumers. The dynamic nature of fraud trends requires Javelin to continue enhancing and refining criteria in three critical categories: prevention, detection, and resolution. The total number of points for these categories was 100. All scores were given based on the features available in consumer products as of December 2014.*

*Executives of the identity protection services completed a questionnaire to solicit input about not only what services they provide but also how they are provided. For all scorecard surveys submitted by executives, Javelin conducted spot checks using extensive website research and mystery shopping with customer service representatives (CSRs) by phone and web chats. Some providers declined to participate in the executive survey. In these cases, Javelin employed traditional data collection methodology, including extensive website research and mystery shopping techniques. Five calls on average were made to each provider. If researchers had a reason to doubt the information provided by a CSR, the call was terminated without adding to the average number of calls.*

*All providers were evaluated based on the most comprehensive product offered. For providers offering more than one product, the product with the most features was included in this scorecard. This covered both different levels of the same product brand and providers who owned multiple separately branded services. All products included in this survey were services providers sold directly to consumers. Unlike in previous years, products distributed through secondary institutions such as retailers, banks, or credit card issuers and products distributed after a data breach or fraud incident were not included in the survey.*

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### About Javelin's Identity Protection Services Scorecard

<https://www.javelinstrategy.com/brochure/354>

Javelin's eighth annual Identity Protection Services Scorecard analyzes 16 leading identity protection services providers that offer products directly to consumers. The study examines the issues affecting consumer adoption of these services and the means by which service providers can maximize their share of an increasingly consolidated market. The dynamic nature of fraud trends requires Javelin to continue enhancing and refining three critical categories: prevention, detection, and resolution. Analysis of consumer behaviors and attitudes is included to provide a complete picture of the fraud battlefield.