



2017 Identity Protection Service Providers Scorecard: Securing the Identities of Digital Consumers

27 December 2017 By: Al Pascual, Kyle Marchini, Sean Sposito

The digital habits of customers will continue to shift their behavior away from brick-and-mortar stores and branches. But the trend creates as much risk for customers as it does convenience. In the same way loan officers no longer have to physically meet borrowers to dole out cash, criminals no longer have to commit real-world robberies to victimize bank customers. Online crooks can take advantage of victims' overreliance on digital channels — compromising their accounts remotely; hacking mobile software; and enacting social engineering schemes over email, text message, and phone. This puts the onus on identity protection providers to fill the gaps with capabilities that are well aligned with the digital expectations of consumers and the risks they face as everyday visitors to digital businesses.

Key questions discussed in this report:

- What effects are digital channel usage having on the security of consumer identities?
- Which direct-to-consumer providers offer the best customer-facing prevention, detection, and resolution capabilities?
- How common are key features among direct-to-consumer ID protection services?
- How can ID protection providers tailor their feature sets to meet unique fraud threats that face their clientele?

In 2013, Javelin departed from its traditional scorecard data collection methodology by allowing executives to answer questions about their product in a survey format. The rationale behind this change was to solicit input from providers beyond the binary criteria that constitute the Identity Protection Services Scorecard to understand not only what services they provide but also how they are provided. For all scorecard surveys submitted by executives, Javelin conducted spot checks using traditional scorecard methodology. This methodology was continued in 2017.

Some providers declined to participate in the executive survey. In these cases, Javelin employed traditional data collection methodology to complete the scorecard, using accounts held at each of the providers. These accounts were also used by Javelin employees to answer questions about the products, conduct quality checks, and collect screenshots.

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javelinstrategy.com

inquiry@javelinstrategy.com

925.225.9100