



2019 Identity Protection Service Provider Scorecard

03 February 2020 By: Krista Tedder

In Javelin's annual Identity Protection Service Provider Scorecard, we evaluate the fraud-mitigation features of 14 of the leading direct-to-consumer services. This year, Sontiq's IdentityForce claimed the title of best in class, with a strong showing across all three categories—prevention, detection, and resolution. As complex, high-impact fraud schemes have grown more prevalent over the past several years, the core features of identity-protection services are in many respects more valuable than ever before. But, with the proliferation of free services, premium products face something of a crisis of relevance. Leading free plans and complementary fraud protection tools like FireFox's breach monitoring service offer feature sets and self-service capabilities that are unmatched even in among leading paid plans. To demonstrate value for subscribers and justify their monthly fee, IDPS plans need to modernize their approach to protecting subscribers, investing in automation and self-service tools, and establishing their relevance even before fraud occurs.

Key questions discussed in this report:

- What features and functionality are most valuable to consumers?
- What providers deliver the best value and which ones are not meeting consumer needs?
- What does the IDPS industry need to do to meet market demands and deliver value?

Companies Mentioned: Aura, Credit Sesame, CXLoyalty, Equifax, Experian, FICO, Finastra, IDExperts, IDShield, IDWatchdog, Intelius, NortonLifeLock, Sontiq, TransUnion

The Javelin 2019 Identity Protection Service Scorecard measures the availability of 116 criteria across 14 service providers that sell direct to consumers. Javelin analysts weight individual features based on their strategic value, tactical necessity, and industry trends as related to how consumers prevent, detect, and remediate fraud. The overall score is a composite of the three categories: prevention (45%), detection (35%), and resolution (20%).

Javelin analysts evaluated features through accessing paid subscriptions to the companies, publicly available information, and validation of services by the service providers. Feature availability was determined between November 11, 2019, and December 13, 2019.

Consumer data in this report is based on information gathered in several Javelin surveys administered in 2015, 2017, and 2018. Data was gathered and weighted to reflect a representative sample of the adult U.S. population:

- A random-sample panel of 2,129 respondents in a December 2017 online survey. The maximum margin of sampling error is $\pm 1.39\%$ at the 95% confidence level.
- A random-sample panel of 3,100 respondents in an August-September 2015 online survey. The maximum margin of sampling error is $\pm 1.76\%$ at the 95% confidence level.
- A random-sample panel of 2,000 respondents in a September 2018 online survey. The maximum margin of sampling error is $\pm 2.18\%$ at the 95% confidence level.
- A random-sample panel of 5,000 respondents in a November 2018 online survey. The maximum margin of sampling error 1.41% at the 95% confidence level.

The margin of sampling error is higher for questions answered by smaller segments of respondents.

In 2019, Javelin calculated the total amount of consumer expenditures on identity-protection subscriptions, the number of subscriptions, and the number of consumers who own a subscription to any of the various identity protection services. All metrics are derived from data provided by consumers regarding unique subscriptions. Survey respondents were able to list up to five subscriptions that had been active for some portion of 2018. Thus, if a consumer owned multiple subscriptions, the characteristics of each subscription were captured within the survey. These characteristics

included: the features offered, the amount paid per month, the channel through which the subscription was obtained, the company providing the subscription for subscriptions obtained directly from a provider, the customer's level of satisfaction with the subscription, and the month in which the subscription was purchased or discontinued.

Identity Protection Service Providers evaluated:

- *Aura*
- *Credit Sesame*
- *CXLoyalty*
- *Equifax*
- *Experian*
- *FICO*
- *Finastra*
- *IDExperts*
- *IDShield*
- *IDWatchdog*
- *Intelius*
- *NortonLifeLock*
- *Sontiq*
- *TransUnion*

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