

ANNOUNCING 2017 IDENTITY PROTECTION SERVICE PROVIDERS SCORECARD AWARD WINNERS

December 2017

Today's Consumer is Digital. 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 consumers as it does convenience. As digital channels pervade consumers' financial lives, new challenges arise for financial institutions and identity protection service (IDPS) providers on several fronts. Emerging capabilities in digital banking and e-commerce offer new avenues for fraudsters to monetize stolen data. Sharing of personal information on social media offers a wealth of context on potential victims for fraudsters to use when impersonating the victim's financial institution or when taking over an account.

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.

2017 IDENTITY PROTECTION SERVICE PROVIDER AWARD

BEST IN CLASS

IdentityForce UltraSecure



IdentityForce takes 'best in class' award among the field of 18 ID protection service providers evaluated by Javelin in 2017. With a robust, digital-oriented identity protection platform, IdentityForce leads a competitive pack of identity protection providers. In particular, IdentityForce distinguished itself by integrating data security tools to help subscribers secure their broader digital life.

DATA SECURITY AND IDENTITY PROTECTION ARE INCREASING CONNECTED

As data breaches grow increasing pervasive protecting consumers identity has become a complex phenomenon. Digitization of consumers' social and financial lives and the interconnected nature of the information shared across the platforms requires looking beyond conventional identity protection to offer data security-oriented features, such as password managers and anti-malware partnerships.

Javelin's Identity Protection Service Providers Scorecard explores changes in the identity protection landscape and identifies the top vendors in the identity protection space based on the Prevention, Detection, and Resolution™ capabilities of their direct-to-consumer products.

PREVENTION		
	PROVIDER	PRODUCT
LEADERS	ID Watchdog	ID Watchdog
	IdentityForce	UltraSecure
	TransUnion	TrueIdentity
CONTENDERS	Affinion	PrivacyGuard
	Experian	ProtectMyID
	EZShield	EZShield Platinum
	Finastra (D+H)	MyIdentityAssist
	Intersections	Identity Guard Platinum
	LifeLock	Ultimate Plus
FOLLOWERS	Civic	Civic
	Credit Sesame	Credit Sesame
	ID Experts	MyIDCare
	Intelius	Identity Protect
	LegalShield	IDShield
	Lookout	Lookout Personal
LAGGARDS	Equifax	TrustedID Premier
	FICO	myFICO Ultimate 3B
	ScoreSense	IdentityLookout

* Providers in each category are listed alphabetically
Source: Javelin Strategy & Research, 2017

Prevention

Prevention remains one of the most challenging tasks for the IDPS industry, with providers performing notably more poorly in this category than in either detection or resolution. At the same time, prevention is arguably the most crucial of the three categories. Fundamentally, successful prevention obviates detection and resolution, ensuring that fraud does not intrude on consumers' lives.

ID Watchdog, IdentityForce and TransUnion distinguished themselves as leaders in prevention, offering a wide array of features aimed at blocking threats to subscribers' identities. In particular, these providers offer digitally oriented features such as password managers and safe browsing tools that help bridge the gap between data security and identity security.

DETECTION		
	PROVIDER	PRODUCT
LEADERS	ID Watchdog	ID Watchdog
	IdentityForce	UltraSecure
	LifeLock	Ultimate Plus
CONTENDERS	Experian	ProtectMyID
	EZShield	EZShield Platinum
	Finastra (D+H)	MyIdentityAssist
	ID Experts	MyIDCare
	Intersections	Identity Guard Platinum
	TransUnion	TrueIdentity
FOLLOWERS	Affinion	PrivacyGuard
	Credit Sesame	Credit Sesame
	FICO	myFICO Ultimate 3B
	Intelius	Identity Protect
	LegalShield	IDShield
	Lookout	Lookout Personal
LAGGARDS	Civic	Civic
	Equifax	TrustedID Premier
	Scoresense	IdentityLookout

* Providers in each category are listed alphabetically
Source: Javelin Strategy & Research, 2017

Detection

Detection covers features aimed at identifying fraudulent activity and quickly bringing it to the attention of the victim. Accordingly, detection is principally focuses on monitoring capabilities across a variety of information sources and robust alert features. While not the most heavily weighted category, detection nevertheless covers the largest number of criteria.

ID Watchdog, IdentityForce, and LifeLock place at the top of the pack as leaders in detection. Notably, all three of these providers offer subscribers with the ability to monitor transactions on their existing accounts, supplementing the fraud detection services provided by subscribers' financial institutions.

RESOLUTION		
	PROVIDER	PRODUCT
LEADERS	EZShield	EZShield Platinum
	IdentityForce	UltraSecure
	LegalShield	IDShield
CONTENDERS	Affinion	PrivacyGuard
	Finastra (D+H)	MyIdentityAssist
	ID Experts	MyIDCare
	ID Watchdog	ID Watchdog
	Intersections	Identity Guard Platinum
	LifeLock	Ultimate Plus
FOLLOWERS	Credit Sesame	Credit Sesame
	Experian	ProtectMyID
	FICO	myFICO Ultimate 3B
	Intelius	Identity Protect
	Lookout	Lookout Personal
	Scoresense	IdentityLookout
LAGGARDS	Civic	Civic
	Equifax	TrustedID Premier
	TransUnion	TrueIdentity

* Providers in each category are listed alphabetically
Source: Javelin Strategy & Research, 2017

Resolution

Resolution covers features designed to facilitate the restoration of victims' identity following identity fraud while minimizing any disruption that may result from the fraud. This includes features such as 24/7 access to resolution teams, the ability for victims to reach resolution staff through an array of channels, and the expertise to facilitate resolution of more challenging fraud types, such as medical and tax identity fraud.

EZShield, IdentityForce, and LegalShield distinguished themselves as leaders in resolution. In particular, these providers offer a more robust array of mobile-oriented resolution features than other providers in the market, including tools such as mobile chat with resolution staff and in-app resolution trackers.

Methodology

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. The evaluation criteria were increased from 87 in 2016 to 122 in 2017, with the most significant expansion around authentication features, monitoring capabilities, and data security features.

- Leaders (ranks 1 to 3)
- Contenders (ranks 4 to 9)
- Followers (ranks 10 to 15)
- Laggards (ranks 16 to 18)

In the cases, where providers declined to participate in the executive survey, 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.

Identity Protection Service Providers evaluated:

- Affinion
- Civic*
- Credit Sesame
- Equifax*
- Experian
- EZShield
- FICO*
- Finastra (D+H)
- ID Experts
- ID Watchdog
- IdentityForce
- Intelius*
- Intersections
- LegalShield
- LifeLock
- Lookout*
- Scoresense*
- TransUnion

* Identity Protection Service Providers who chose not to participate in the executive survey

About Javelin's Awards Programs

In conducting its market research, Javelin finds that certain providers rise to the top. Javelin's awards recognize these leaders for their exceptional quality of product or client experience, ability to meet customer demand, or overall excellence. The Identity Protection Service Providers Scorecard awards are one of many offered by Javelin Strategy & Research, including Account Safety in Banking Scorecard awards, Identity Proofing Platform awards, Trust in Banking awards, Mobile Banking Leaders awards, Mobile Banking Vendor awards, Online Banking Leaders awards, and more. To learn more, visit www.javelinstrategy.com/content/javelins-awards.

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