

Announcing 2016 Javelin Identity Protection Leaders

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For nine years, Javelin has been benchmarking identity protection vendors. Javelin recognizes leading direct-to-consumer providers and plans that offer the best consumer-facing prevention, detection, and resolution capabilities. Javelin examines the growth and transformation of the identity protection services industry and assesses market size and fraud trends, new partnership channels, and consumer preferences for identity protection services plans.

The identity protection services market experienced significant growth in 2015, increasing by 19% to \$3.8 billion. Most of the growth is attributed to the expansion of the free-to-consumer indirect B2B market, with modest contributions from both the paid B2B and direct-to-consumer markets. The industry

faces several challenges: surging new-account fraud in 2015, ongoing concerns about industry reputation and churn, and demonstrating the value of identity protection plans to consumers.

Many of the 2016 Javelin Identity Protection Leaders are repeat winners in their categories. While criteria in each award category have changed over the years to address the shifting fraud landscape, these leaders have increased their year-to-year scores in their respective categories, reflecting their advances in fraud prevention, detection, and resolution.



2016 JAVELIN BEST OVERALL IDENTITY PROTECTION LEADER

IS AWARDED TO:

EZShield

For the third year, EZShield has earned the Javelin Best Overall Identity Protection Leader award. EZShield offers robust identity protection solutions to combat identity crimes related to lost and stolen personally identifiable information, identity fraud, and identity theft. EZShield has consistently outpaced other vendors in this space.

2016 JAVELIN IDENTITY PROTECTION LEADERS IN PREVENTION CATEGORY

Provider (listed alphabetically)
EZShield
IdentityForce
ID Watchdog

EZShield, IdentityForce, and ID Watchdog lead in prevention by offering features that increase the difficulty for a fraudster to either obtain the information needed to commit fraud or open fraudulent new accounts. Offering a full array of credit safeguards is crucial in preventing fraud, particularly with the growth of new-account fraud post-EMV. Partnerships with security solution providers (e.g., man-in-the-browser threat protection and password managers) can expand consumers' awareness of these threats and place the right security tools in their hands.

Description: The Prevention category examines 18 features that protect consumers from fraud across four main areas: credit access safeguards, security partnerships, account security measures, and identity theft education.

**2016 JAVELIN IDENTITY PROTECTION LEADERS
IN DETECTION CATEGORY**

Provider (listed alphabetically)
EZShield
ID Watchdog
LifeLock

EZShield, ID Watchdog, and LifeLock lead in detection by providing monitoring across a variety of risk areas and a comprehensive set of account change alerts across multiple channels to give subscribers the greatest opportunity to address suspicious activity. Core detection features cover monitoring across existing accounts, credit reports, black markets, and public records.

Description: The Detection category evaluates vendors’ plans against 34 monitoring features including six activity alerts. While not the most heavily weighted category, detection covers the widest array of features, largely due to the variety of identifiers that can be monitored across credit reports and the black market.

**2016 JAVELIN IDENTITY PROTECTION LEADERS
IN RESOLUTION CATEGORY**

Provider (listed alphabetically)
EZShield
ID Watchdog
TransUnion

Resolution features have historically been the core focus of identity protection providers. EZShield, ID Watchdog, and TransUnion are distinguished as leaders in resolution by offering the most resolution accessibility features, including mobile fraud reporting and resolution, liability protections, and 24/7 access to resolution specialists. Success in resolution requires providing broad access to resolution capabilities for a wide array of fraud types, from conventional financial fraud to income tax or medical account fraud, which consumers have far less assistance in resolving.

Description: The Resolution category assesses 19 key features, including mobile fraud reporting, ability to access resolution help (including Spanish and other language support, 24/7 availability, and more), lost wallet assistance, and specific fraud resolution assistance (fraud involving medical ID, income tax, and more).

2016 JAVELIN IDENTITY PROTECTION EXCELLENCE

Plan	Category
IdentityForce Ultrasecure + Credit	Premium
EZShield Gold	Midrange
EZShield Value	Standard

IdentityForce’s UltraSecure+Credit plan includes comprehensive financial account monitoring for existing and new credit and noncredit accounts and black market scanning to detect the sale of customers’ personal information. EZShield’s products offer feature sets that exceeded even higher-priced plans. EZShield’s Gold plan (midrange product tier) features a comprehensive detection platform for triple-bureau credit, black market, and public records monitoring. EZShield’s Value plan is recognized as the most comprehensive plan among the standard product tier offerings. Both plans offer broad accessibility capabilities to streamline fraud recovery.

Description: Product tier plans are grouped by price range. Premium product tier plans are priced \$20 or more per month. Midrange product tier plans cost \$10 to \$19.99 per month. Standard product tier plans range from no cost to \$9.99 per month.

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Methodology

In 2015, Javelin surveyed 14 identity protection services providers selling directly to consumers, with a total of 22 plans. 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 April 2015.

Executives of the identity protection services completed a questionnaire about not only what services they provide but also how they are provided. For all scorecard surveys submitted by the executives, Javelin conducted spot checks using extensive website research and mystery shopping with customer service representatives 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.

This year, Javelin evaluated all plans offered by each provider, regardless of price and feature set. Plans were divided into three tiers, with an overall winner for each tier: standard (\$0 to \$9.99 per month), midrange (\$10 to \$19.99 per month), and premium (\$20+ per month). For the purposes of the best-in-class, prevention, detection, and resolution category awards, each provider's highest-scoring plan was evaluated. All products included in this survey were services providers that sold directly to consumers.

The following 14 identity protection services vendors were evaluated:

- Affinion Group
- DH
- Equifax
- Experian
- EZShield
- IdentityForce
- ID Watchdog
- Intelius
- Intersections
- keepmyID
- LegalShield
- LifeLock
- myFICO
- TransUnion

About Javelin's Awards Programs

In the course of our ongoing market research, we find certain providers that rise to the top. Our awards recognize these leaders for their exceptional quality of product or client experience, ability to meet customer demand, or overall excellence. The Identity Protection Leader awards are one of many offered by Javelin. Others include Javelin Mobile Banking Leaders, Javelin Digital Experience Leaders, Javelin Consumer Identity Safety Leaders, and Javelin Mobile Banking Vendors. To learn more, visit www.javelinstrategy.com/content/javelins-awards.

About Javelin's Identity Protection Services Scorecard

The Javelin Identity Protection Leader awards are drawn from the 2016 Identity Protection Services Scorecard. Now in its ninth annual publication, this report examines the health of the identity protection industry as it continues to grow rapidly and expand into new partnership areas. The research analyzes identity protection services vendors and presents scorecards ranking direct-to-consumer product offerings, with market size and key fraud trends, new partnership channels, consumer preferences, and recommendations.