



True Identity Protection™

Online Account Guide

A GUIDE TO ACCESSING YOUR ID WATCHDOG ONLINE ACCOUNT

VERSION 1.1

ID WATCHDOG

PO Box 297, Denver, CO 80201-0297

www.idwatchdog.com 1.866.513.1518

clientrelations@idwatchdog.com | marketing@idwatchdog.com

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Online Account Guide

The purpose of this guide is to walk customers through the necessary steps to access their online accounts.

Monitoring features are **automatically activated** in voluntary plans on the benefit effective date **without** any additional steps by the subscriber. This includes credit, identity, address, public records, non-credit, cyber and high-risk transaction monitoring services. Customer service features that are available on Day One include 24/7 customer care center, fully managed resolution services, breach notifications, and expense reimbursement funds.

Additional features are available on Day One, but require additional action from the customer for activation. These include social network alerts, national provider id alerts, credit report and score, score tracker, solicitation reduction, lost wallet, and an identity profile report.

Please reach out to your Client Relations team if you have any questions regarding ID Watchdog services at 866.513.1518.

My Account • 1-866-513-1518

**IDENTITY INTELLIGENCE
& PERSONAL DATA MONITORING SERVICES**

WELCOME TO ID WATCHDOG

06/10/15 11:41 AM

ACCOUNT COVERAGE
IDW Benefits : 1B + Family
Effective Date: 01/15/15

Dear Test,

YOUR ID WATCHDOG IDENTITY THEFT PROTECTION IS ACTIVE

Thank you for signing up for ID Watchdog's identity monitoring service through Best Company, Inc employee benefits plan. Your account is now active and ID Watchdog is continuously scanning for new threats to your identity.

STEP 1 : CREATE ONLINE ACCOUNT

If you haven't already done so, please create your online account. Utilizing the information below, click the corresponding URL next to your name. Each adult is required to register themselves using their personal link associated with their name. This can also be completed by calling our customer service team.

ACCOUNT LOGIN

Visit idwatchdog.com. Click on "Account Login" in the upper right corner. Enter username and password.

STEP 2 : CONFIRM DEPENDENTS

If family dependent information is missing from the below chart, please contact your benefits provider.

Member Name	Access Code	Account Access Link
Customer, Test	2MZD2N	https://portal.idwatchdog.com/welcome/2MZD2N
Spouse, Test	PMLSLN	https://portal.idwatchdog.com/welcome/PMLSLN
Blank SSN, Test	NPP1G1	*Missing Critical Data
Dependent, Test	<i>No Code Required</i>	**Minor-No Account Access

***Missing Critical Data:** Please call 1-866-513-1518 to update information and begin monitoring.

****No Account Access:** While all dependents are automatically enrolled, minor's do not have account access due to the Children's Online Privacy Protection Act (COPPA).

Identity Theft Protection Specialists are available 24 Hours a Day, 7 Days a Week to answer any questions you may have.

Thank you for selecting ID Watchdog as your identity protection provider.

Sincerely,
ID Watchdog [1-866-513-1518]

PLAN HIGHLIGHTS

CREDIT PROTECTION

- Credit Monitoring***
Credit monitoring and alerting when changes to your TransUnion credit report are detected.
- Credit Report & Score***
TransUnion credit report and score are available for refresh every 365 days.
- Monthly Credit Score Tracker***
A comprehensive report history of TransUnion credit scores available for refresh every 30 days.
- High Risk Transaction Monitoring**
Instantly identify potentially fraudulent activities

- National Provider ID Monitoring**
Monitors Medicare/Medicaid accounts for changes in account and billing information.
- Concierge Level Identity Resolution**
A dedicated Certified Identity Theft Risk Management (CITRMS Specialist) will work with you to assess your identity theft situation and move forward with a fully managed resolution.
- \$1M Expense Reimbursement Insurance**
Covers financial damages from lost wages, travel, fraudulent fund transfers, and legal costs as a result of identity theft.

WELCOME EMAIL

All ID Watchdog customers will receive a welcome email and/or letter. The welcome email/letter explains how to create your online account.

If you have not provided an email address, we will send information regarding your account via the U.S. Postal Service mail.

You may also activate your account over the phone with one of our Customer Care Representatives, available 24/7.

1.866.513.1518

My Account •

idwatchdog IDENTITY INTELLIGENCE & PERSONAL DATA MONITORING SERVICES

 **ACCOUNT INFORMATION IS INCOMPLETE**

02/04/14 11:59 AM

Dear ,

You are **not currently receiving** the full benefits of the ID Watchdog identity monitoring and detection service you ordered.

To access to your online account and take full advantage of this service, please [complete your account activation today!](#)

Your activation code is:

If you would prefer to call and complete your activation over the phone, you may do so by calling us at ().

Thank you for choosing ID Watchdog!

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REQUEST FOR INFORMATION

A request for information will be sent to you on your benefits start date if we are missing critical account information.

idwatchdog [Contact Us](#) | [Help](#) | [Account Login](#)

Welcome!

Please enter the activation code. If you cannot locate your activation code or have problems activating your account, please call our customer service center at: 1-800-970-5182.

Activation Code
example: 3N74PW or 3N7-4PW

Next Step

idwatchdog
What is ID Theft? Statistics Resources
How We Protect Pricing Monitoring Detection Resolution How We Stack Up The Dashboard Testimonials
About Us Newstroom Investor Relations Business Solutions FAQs Terms & Conditions Privacy Policy Blog
My Dashboard My Account Snapshot

Questions? Call us 1-800-970-5182
Customer Service Available:
Monday-Friday 8am-6pm MST
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ACTIVATION PROCESS

Click the access link found in your welcome email, or type it in from your welcome letter.

○ Enter the access code provided.

Firefox - ID Watchdog
Identity Rehab Corporation (US) https://portal.idwatchdog.com/login

idwatchdog TRUE IDENTITY PROTECTION™

Activate Your Identity Theft Protection Questions? Call 1-800-970-5182

Welcome! Please complete your account information.
Please log in with the information you provided when you signed up for your membership.

Zip Code

SSN (last 4 digits)

Date of Birth

Next Step

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STEP 1

Please provide the following information:

- Zip code
- Last 4 digits of SSN
- Date of Birth

If your Social Security number and/or date of birth are not on file for adults and/or minors, the account creation process will end. If this occurs, you must call ID Watchdog at 1.866.513.1518 to continue.

idwatchdog TRUE IDENTITY PROTECTION™

True Identity Theft Protection Questions? Call 1-800-970-5182

Protection Plan Summary

idwatchdog Dependant - Comprehensive Identity Monitoring with Resolution Guaranteed

Basic Account Information

* Required Information

Legal First Name:* John	Main Address:* 1234 Main Street
Legal Last Name:* Doe	City:* Anytown
Notify By:* Email	State:* Select State
Email Address: jdoe@xxxx.com	ZIP Code:* 12345
Confirm Email Address: jdoe@xxxx.com	Security Question:*
Home Phone:*	Security Answer:*
Cell Phone:*	Date of Birth:* 1914-02-04
Login:*	
Password:*	
Confirm Password:*	

We protect your information. See our [privacy policy](#).
By submitting this form you are agreeing to all [terms and conditions](#) for ID Watchdog Plus Benefits - Dependant.

CREATE MY ACCOUNT

STEP 2

- Provide basic information (this may be pre-populated based on information provided during enrollment)
- Create security questions/answers
- Create username and password
- Click "Create My Account"

For Your Added Security
To ensure that *only you* can access your account information, please answer the following security question that you assigned when setting up your account:

※ Required Information

Would you like us to remember this computer? ※

Yes. This is my personal or office computer that I use to access my account.
 No. This is a public computer or one I don't plan on using often to access my account.

Question: **In what city did you meet your spouse/significant other? ※**
[Why am I being asked for my security answer?](#)

Answer: ※

Continue

ADDED SECURITY

This screen is an additional safety measure to confirm your identity.

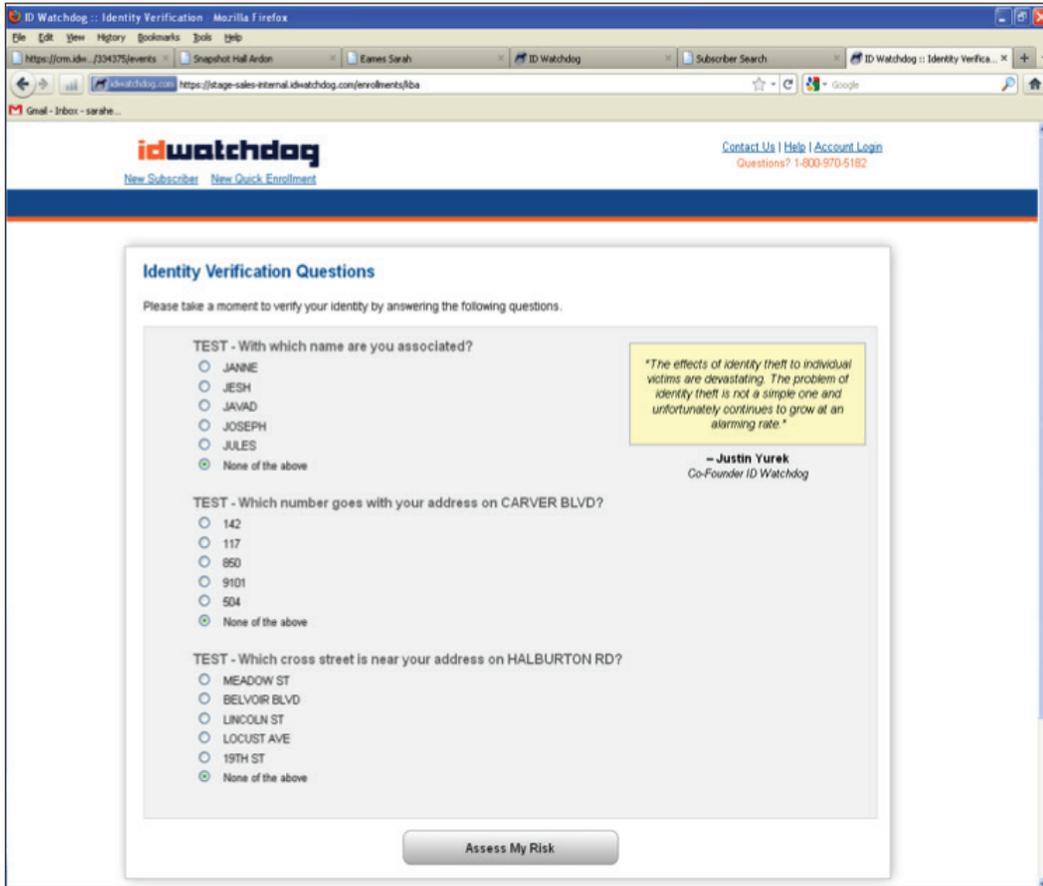
Additional Notes

Adult Subscribers and Dependents

- » All adult subscribers and dependents (over the age of 18) should create their own accounts.
- » All adult individuals will use their own Social Security numbers, dates of birth, and zip codes in order to register.
- » If we are missing critical information that wasn't received from your employer (i.e., SSN or DOB), you will need to contact us directly in order to create your account. You will not be able to register online.

Minor Dependents

- » Minor dependents will be considered activated once their guardian (whose plan they are under) is registered.
- » Minor dependents do not have a dashboard due to COPPA laws—alerts will be sent directly to the primary account holder.
- » All alerts will be addressed over the phone.
- » When a minor turns 18, he or she can contact ID Watchdog by phone to create his or her own account.



STEP 3

To ensure the individual is the right person, we administer an industry-standard verification procedure called “Knowledge-Based Authentication.”

Problems? Call us for help: 1.866.513.1518.

KBA Question Notes

- » Knowledge-based authentication or identity verification questions are difficult for anyone other than the individual in question to answer, and generally cannot be researched through, say, your wallet. These questions are asked to ensure that we are only showing your personal and private information to you.
- » These questions are derived from a composite of information pulled from commercially available data sources, such as credit reporting agencies and public records.
- » These questions must be answered on the first pass and in a timely manner or you will need to contact us in order to activate your account.
- » Additionally, if for any reason we cannot collect enough data in order to automatically generate the questions you will have to call us in order to activate your account. This might occur, for example, if you have recently changed your name, or if you are a minor who has just turned 18.

Overview
Monitoring
Credit Reports
Lost Wallet
ID Snapshot
Insurance
Account
Resources

Identity Overview

Craig Ramsay
 Product: ID Watchdog Platinum Benefits + Family
 Member Since: 08/26/2010

Questions?
 Speak with our Identity Protection Specialist

Call 1-800-970-5182

Active Services

Below is a quick overview of the monitoring results from the ongoing scans. The data is based on the information captured upon registration, you may edit the information we scan here. [Edit monitored information](#)

Monitor Legend

Initial Scan Pending
 Clear Scan
 New Data
 Unrecognized Data

Service	Scan Results	Additional Information
Cyber Monitoring	● Clear Scan	Data Points Monitored; no matching data found.
High Risk Monitoring	● Clear Scan	Data Monitored; no new activity found.
Identity Monitoring	● Clear Scan	18 Records Found; 1 Unrecognized
National Change of Address	● Clear Scan	0 Records Found; 0 Unrecognized
National Provider Identifier Monitoring	● Clear Scan	NPI(s) Monitored; no changes found.
Non-Credit Loans	● Clear Scan	1 Records Found; 0 Unrecognized.
Solicitation Reduction		
Tri-Bureau Credit Monitoring		Account Monitored; no alerts detected.
Tri-Bureau Credit Reports & Scores		

[Show All Monitoring Alerts](#)

Credit Report & Scores

Though credit only makes up 20% of all identity theft cases it remains the largest concern amongst identity theft victims. We monitor your credit activity daily and will notify you of any change that takes place.

735
Fair

728
Fair

732
Fair

Quick Links

- [- Credit Report Details](#)
- [- Credit Scores](#)
- [- Credit Updates](#)

IDENTITY OVERVIEW

At this point, you're taken to our main dashboard screen, from which you can explore our various product features.

Overview	Monitoring	Credit Reports	Lost Wallet	ID Snapshot	Insurance	Account	Resources
Cyber Monitoring	Non-Credit Loans	National Provider Identifier	Identity Monitoring	High Risk Monitoring	All Monitoring Alerts		

Alert History

Alerts

Below is a list of all alerts for your monitored information since your enrollment in IDW Benefits : Platinum : Single.

Alert Date	Originally Posted Date	Alert Type	Description
04/09/15	04/09/15	Tri-Bureau Credit Monitoring	Credit Alert from Experian : New Credit Inquiry
09/05/14	09/05/14	Tri-Bureau Credit Monitoring	Credit Alert from TransUnion : New Account
08/28/14	08/28/14	Tri-Bureau Credit Monitoring	Credit Alert from Equifax : New Account
08/27/14	08/27/14	Tri-Bureau Credit Monitoring	Credit Alert from Experian : New Account
07/31/14	07/31/14	Tri-Bureau Credit Monitoring	Credit Alert from Equifax : New Credit Inquiry

ALERT HISTORY

My Account ▾

**IDENTITY INTELLIGENCE
& PERSONAL DATA MONITORING SERVICES**

WELCOME TO ID WATCHDOG

03/21/12 9:17 AM

Dear ,

Thank you for choosing ID Watchdog to monitor your personal information and alert you to any threats on your identity.

Your monitoring service is effective as of . The monitoring price of \$/ will be charged to the credit card on file and will appear on your monthly statement as " .

[Log in to your account](#) to review your Identity Profile Report at any time.

Remember to log in to your account regularly to check for new records appearing in your name. If your Identity Profile Report contains unfamiliar records, let us know and a member of our resolution team will work with you to determine if the unrecognized data may indicate an instance of identity theft.

If you wish to cancel your subscription, please notify our Customer Support by phone at (). For security purposes, cancellations cannot be processed via e-mail, voicemail, or USPS mail.

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CONFIRMATION EMAIL

Once account creation is complete all ID Watchdog customers will receive a confirmation communication.

[My Account](#) • 1-866-513-1518

**IDENTITY INTELLIGENCE
& PERSONAL DATA MONITORING SERVICES**

NO CHANGES HAVE BEEN DETECTED

07/31/15 10:12 AM

Dear Test,

Your identity is secure. No new activity has been detected.

Member Name	Account Status	
User, Test	No New Activity	https://portal.idwatchdog.com/welcome/J8RYHQ

ID Watchdog's comprehensive identity monitoring service continuously searches for new threats to your identity. Provide your email address and receive alerts regarding activity on your identity. Copy the URL(s) listed above into your browser to access your account online.

If you have any questions, please call us at **1-866-513-1518** (24 Hours a Day, 7 Days a Week).

Sincerely,

ID Watchdog Security Team

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ALL CLEAR MONTHLY SUMMARY

Every month thereafter, you'll receive a monthly summary. A **green** email / letter means we haven't detected any changes or activity related to your identity.

My Account • 1-800-970-5182

**IDENTITY INTELLIGENCE
& PERSONAL DATA MONITORING SERVICES**

ATTENTION - ACTION IS REQUIRED

03/07/12 2:20 PM

Dear Hannah,

Your ID Watchdog credit monitoring service has detected activity in your credit file.

Alerts for credit report activity typically fall into two categories:

Personal and Reference Information: Updates to your credit file, such as your current employer, your fraud alert status, or an updated phone number or address if you've moved recently. These can be initiated by you, but can also result from the bureaus simply updating their files.

Account Information and Inquiries: These alerts can be inquiries from your existing creditors, information on new accounts, changes in payment status on existing accounts (such as an improved account or a late payment), account transfers, and more.

For more information regarding this alert, please call our customer care center at **1-800-970-5182** (Monday-Friday 7am-9pm MST).

Thank you for choosing ID Watchdog!

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RED ALERT

An alert is sent out when we detect a change or other suspicious activity that might be indicative of identity theft.

1. We immediately send a **red** email or letter.
2. We will send another **red** email / letter at the end of the month in which the activity was detected.
3. We can also send SMS text message alerts to a cell phone.

If the activity is deemed fraudulent behavior, we'll discuss our plan to resolve the issue for you.

My Account • 1-866-513-1518

**IDENTITY INTELLIGENCE
& PERSONAL DATA MONITORING SERVICES**

ATTENTION - MONTHLY REVIEW

07/31/15 10:18 AM

Dear Test,

New activity detected! Please log in to review changes.

Member Name	Account Status	
User, Test	New Activity Detected	https://portal.idwatchdog.com/welcome/J8RYHQ

ID Watchdog's comprehensive identity monitoring service continuously searches for new threats to your identity. Provide your email address and receive alerts regarding activity on your identity. Copy the URL(s) listed above into your browser to access your account online.

If you have any questions, please call us at **1-866-513-1518** (24 Hours a Day, 7 Days a Week).

Sincerely,

ID Watchdog Security Team

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RED MONTHLY SUMMARY

A **red** monthly summary is sent if we previously detected a change or other suspicious activity that might be indicative of identity theft.