

# Identity Protection FAQs

Assist America protects employees from the often devastating consequences of identity theft with Identity Protection, a program that helps prevent theft of an employee's personal data and restores its integrity if it is used fraudulently.

## **What is one way employees can prepare themselves before an incident involving a lost or stolen credit or debit card occurs?**

Employees are able to protect themselves by proactively registering and storing their credit cards, bank cards and important documents in one safe centralized location by calling 1-877-409-9597 or 1-614-823-5227. If any of the registered items becomes lost or stolen, retrieving the information is fast and simple--and the resolution process of canceling and replacing the cards and documents can begin immediately by simply calling our number twenty-four hours a day, seven days a week.

## **What if an employee's credit cards become lost or stolen after they have been registered by phone?**

Employees can call Identity Protection 24/7 at 1-877-409-9597 or 1-614-823-5227, and the agent will contact the credit card companies or financial institutions to cancel the credit cards and request replacements. In the event that a credit card company or financial institution does not accept third-party notifications, the agent will assist the employee with contacting the institution directly.

## **If employees choose not to register their cards, can they still contact the 24/7 Identity Protection Operations Center if it is suspected that their identity has been stolen?**

Yes, employees can contact the operations center 24/7 at 1-877-409-9597 or 1-614-823-5227 even if they chose not to register their cards.

## **What is another way Assist America's Identity Protection helps employees prepare themselves if their credit or debit card information is lost or stolen?**

Employees should also register for Internet Fraud Monitoring by visiting [www.assistamerica.com/idprotection](http://www.assistamerica.com/idprotection). By using their Assist America reference number, 01-AA-SUL-100101, employees can gain access to our secure Card Patrol link which will require employees to assign a login name, password and access code 18327. Once logged in, the employee may register up to 10 bank or credit cards.

## **How does Internet Fraud Monitoring work?**

Identity Protection, through Card Patrol, monitors for internet fraud by using real-time web crawling technology to monitor any sign of the cards on underground chat rooms, websites and blogs where thieves trade and sell stolen data.

## **How and when will the employee be notified if a registered credit or debit card is compromised?**

If one of the employee's registered card numbers is discovered, an email notification will be sent to the employee within minutes. Please note that the email notification will be sent to the email address provided in the employee's profile. It is important to keep this information up-to-date.

## **What should the employee do when an email notification is received?**

The employee will receive a phone number to call Fraud Support as well as the last four digits of the debit or credit card that was compromised. The employee should call this number to find out the details of the compromised card and to determine whether or not further action needs to be taken. The email notification will be resent every twenty-four hours until the employee acknowledges receipt.

**What if the employee's registered email is down or the employee does not respond quickly to the notification regarding the compromise?**

If the Card Patrol Fraud Support center does not hear from the employee within 24 hours, they will attempt to call the employee using the phone number provided in his or her profile.

**How secure is the site where employees register their cards?**

The site is PCI Level 1 compliant and ISO 27001 certified for the strictest standards of security to ensure the employee's data is safe. In addition, we only ask for and monitor the 16 digits, not the expiration date or the security number on the back of the card. Without that information no one can monitor your card.

**What if an employee becomes a victim of identity theft?**

If an employee becomes a victim of identity theft, or even suspects that it may have occurred, a single toll-free call anytime, day or night to 1-877-409-9597 or 1-614-823-5227 is all that is necessary to put our professional fraud support team into action. The employee will be assigned a dedicated Fair Credit Reporting Act (FCRA)-certified caseworker, who will act as a trusted guide through the maze of forms and agencies, provide a customized Identity Fraud Support Service Kit, and work together with the employee to assist in speeding up the ID restoration process to help prevent future incidents.

In addition, the Identity Protection caseworker will enroll the employee in Privacy Guard, a free six-month membership that enables the employee to monitor his or her credit report online from the three major credit bureaus.

**Is there monetary reimbursement for fraud with this program?**

Identity Protection is not an insurance product and claims for reimbursement are not accepted.