

FREQUENTLY ASKED QUESTIONS

PRIVACYARMOR®

How do you protect my identity?

By proactively monitoring for fraud, we can detect fraud sooner than other solutions. Our broad coverage includes detecting fraud from sources such as wireless accounts, automobile and mortgage loans, compromised credentials, High Risk Transactions (such as unauthorized account access, fund transfers and password resets) and more, to help detect fraud before major damage is done. When we detect suspicious activity using your information we will alert you and help you restore your identity and minimize damages.

How does InfoArmor® prevent my identity from being misused?

InfoArmor believes in proactive prevention to protect your identity from misuse. Our technology is predictive, meaning that we can detect when an identity is at an elevated risk for identity theft and take the necessary precautions. If you fall under this category, we will provide steps such as fraud alerts, credit freezes and pull credit reports to prevent fraud from occurring. Additionally, when fraud is detected, we know about it sooner than credit solutions because our technology detects fraud at point of application rather than long after damage has been done. In addition, PrivacyArmor includes free credit monitoring, a monthly credit score and an annual credit report to protect your finances. Our system provides complete 360° protection to help deter, detect, and defend against identity theft.

Is it safe to give InfoArmor information like my Social Security Number?

Yes. InfoArmor adheres to a comprehensive information security policy that applies to all employees, consultants, contractors and vendors that interact with InfoArmor and its information assets. Customer data is stored in a state-of-the-art data center (SSAE 16 Type II and DISA STIG compliant). That data is only accessible via secure, encrypted connections.

How does InfoArmor compare to other services, like credit monitoring?

InfoArmor detects a different type of identity theft that is not related to credit accounts. InfoArmor's identity monitoring provides a broader range of protection by monitoring for misuse of not only credit, but a variety of data sources. Credit is an important component in identity protection, but it represents a piece of the whole issue of identity protection. InfoArmor's service includes (free of charge) an annual credit report, monthly credit scores and credit monitoring.

How do I know that my identity is secure?

We send monthly identity updates with your identity risk level and any active identity alerts. InfoArmor will alert you as soon as we detect an issue or suspicious activity via your communication preferences. You will be able to discuss next steps with a Privacy Advocate if suspicious activity is fraudulent. Rest assured, we are monitoring your identity so that you can focus on the people and activities you love.

When does my InfoArmor coverage become effective?

If you are enrolling directly on an InfoArmor hosted site, coverage will become effective immediately. If you are receiving this coverage as a voluntary benefit through your employer, please contact your benefits provider for your plans effective date.

How do I activate additional features of my plan like CreditArmor®, SocialArmor®, and WalletArmor®?

Once your plan is effective, you will need to login to your online account and activate additional features of your protection in your online account such as CreditArmor, SocialArmor, and WalletArmor. Login to your account and click on the corresponding tabs for each feature for more directions. If you have more questions about these features please go to MyPortal.InfoArmor.com. If you have trouble logging in, please contact a Privacy Advocate® at 800-789-2720.

When I activate CreditArmor, will my credit score go down?

Activating CreditArmor will not negatively affect your credit. Since you are not applying for credit, a hard inquiry will not be placed on your file. Once activated you will receive credit monitoring, an annual credit report and monthly credit scores.

What should I do if my identity is stolen?

Our Privacy Advocates will work on your behalf to restore your identity from start to case completion. Privacy Advocates are Certified Identity Theft Risk Management Specialists (CITRMS®). They are experts in identity restoration and are committed to doing the work necessary to restore your identity for you.

What if my Privacy Advocate can't get a hold of me if they find out I have been a victim?

If your account is up to date with contact information, InfoArmor will alert you via email or text message (depending on your account settings) as soon as we detect an issue. In addition, a monthly email is sent to your email address with your identity risk level and any alerts that you have not taken action for. All active alerts are viewable in your online portal. If your contact information was not provided when you initially enrolled, a welcome letter was sent to your home with instructions on how to login to your account and input your contact information. We highly recommend that you keep your account updated with some form of communication method, so we can quickly alert you of suspicious activity. You can call 800-789-2720 to review your account if you do not want to provide an email address or phone number associated with text messaging or do not have access to these communication methods.

Do you provide a credit report?

Because we realize that credit is an important component to financial security, we also offer a free credit report each year, monthly credit scores, and credit monitoring to our participants. Adding credit reports, scores, and monitoring will make the process even easier through InfoArmor's one-stop shop portal. We believe that credit is one component of your identity that should be periodically reviewed for accuracy as a check to ensure fraud has not occurred. Currently, we remind our participants to pull their free credit reports through annualcreditreport.com three times a year to see a complete snapshot of their credit. This is a good complement to our more robust identity monitoring solution.

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Is the credit score you provide my FICO score?

The CreditArmor score we offer is not a FICO score. The score displayed on your CreditArmor tab comes directly from TransUnion and is referred to in the industry as your TRANSRISK SCORE. While the FICO score is most commonly used in financial sectors to determine credit worthiness, the TRANSRISK score shares the same scoring range as FICO. Both scores have a floor of 350 and an 850 ceiling. Scoring fluctuations with your TRANSRISK score follow similar rules to that of FICO but when a FICO score is accessed it also takes into account an Equifax and Experian score.

Why is your CreditArmor score so much lower than the score my bank provided?

Depending on the reason your bank was pulling your credit score, it's possible they may be pulling a different type of score – with a different low and high – than the one InfoArmor provides. If your bank pulled your score to determine eligibility for a financial product or loan, it's possible they pulled your VANTAGE credit score. While all scoring systems share a similar objective, the VANTAGE score utilizes a different range. A VANTAGE score can go as high as 990. The credit score we provide through CreditArmor will top out at 850.

Should I place a fraud alert on my credit bureau files?

We will only recommend the use of fraud alerts if you have a reason to believe that your identity has been compromised or our systems show that your identity is at a high risk of identity theft. We utilize industry-leading technology to monitor your identity; we don't simply place fraud alerts and hope it prevents fraud like some of our competitors.

What is Internet Surveillance?

The Underground Internet, also referred to as the Deep Web, is a place for cyber criminals to store and sell Personal Identifiable Information illegally. Internet Surveillance scans the Underground Internet for your personal information. Internet Surveillance scours an ever-evolving complex of over 30,000 compromised machines, networks and web services identified by InfoArmor and leading cyber security firms. Whether it is personal identifying information (i.e. name, address or Social Security number), a medical insurance card or an email address, it is designed to find breached data and alerts you.

What is a Digital Exposure report?

This interactive, easy-to-read report not only summarizes what a real-time deep Internet search finds out about you, but also offers you a Privacy Grade with tips to better secure your information. Digital Exposure goes far beyond a typical Internet search and showcases your exposure on the Internet.

What is covered under your Identity Theft Insurance Policy?*

InfoArmor's Identity Theft Insurance Policy protects against financial damages of identity theft such as associated costs, legal defense expenses and lost wages incurred as a result of resolving the fraud. For a copy of the full policy, please contact us.

Who is included in the "Family" price?

InfoArmor's PrivacyArmor benefit is available to those that have a valid Social Security Number. All ages are welcome and there is no age limit for children to enroll (i.e., infants all the way through adult children supported by their parents) may be enrolled. Family coverage is available for individuals that are supported by you financially or live under your roof.

What if people outside of my household want to enroll? How do they enroll and do they also get the same discounted price?

In most cases yes, people outside of your household (parents, grandparents, cousins, nephews, nieces, etc.) can enroll however this varies by plan type. Please call our Privacy Advocates at 800-789-2720 for specifics regarding your plan and any additional costs that may occur.

What if I currently reside in another country? Can I still enroll and receive protection?

One of the components of our monitoring service is your social security number. If you are residing in another country and are a US citizen or are from a US territory, we can monitor your information for instances of fraud. We will still be able to alert you if we find suspicious activity associated with your identity or credit, however, we are unable at this time to monitor for foreign bank accounts.

What happens if I no longer work at my company? Will I still be covered?

If you leave your company, you can keep your coverage. You will receive an email from InfoArmor to let you know that we have been notified of your job status change and that you may continue coverage by using a credit/debit/bank account for the same price. Your enrolled family members may continue coverage as well.

Is there an age limit for children to enroll?

There is no age limit for children to enroll. You can enroll your small children all the way through older children off at college (18+) or still living with you at home with InfoArmor's "under roof, under wallet" definition of family. There is no age requirement for InfoArmor's PrivacyArmor program. InfoArmor's CreditArmor can only be activated for children that are 18 years or older.

What should I do if I have questions after I enroll?

All account post-enrollment questions should be directed to InfoArmor Privacy Advocates. Please call (800) 789-2720 or email clientservices@infoarmor.com. They are available 24 hours a day, 7 days a week to ensure that you have help when you need it most.

What Internet browsers do you support?

We currently support the following internet browsers: Firefox 17+, Chrome 25 +, Safari 5.1+, and Internet Explorer 11. If your browser is older than these versions, we recommend you update it.