

Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services. See your benefit summary for more details.

Financial Protection

Credit Report Lock¹

Lock or unlock access to your Equifax® credit report through your ID Watchdog® account, with certain exceptions. Locking your Equifax® credit report is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.

Blocked Inquiry Alerts

When your Equifax® credit report is locked or frozen, we'll alert you if an attempt to access it is blocked. If you recognize the activity and want to allow the inquiry, you'll need to remove the lock or freeze. If you do not recognize the activity, the alert could signal potential fraud.

3-Bureau PreCheck²

Activate Equifax® 3-Bureau PreCheck to place an initial fraud alert on your credit reports across the three nationwide credit bureaus. Equifax® 3-Bureau PreCheck encourages lenders to contact you and verify your identity before extending credit.

Subprime Loan Block³ 🦋

Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network. Notifies you in near real-time when a loan is blocked. To accept a loan, you'll need to remove the block. If you do not recognize the activity, the alert could signal potential fraud.

Credit Report(s) & VantageScore® Credit Score(s)

Update your 1-Bureau credit report and VantageScore® 3.0 credit score based on Equifax® data monthly or daily depending on your plan. By following this credit score, you can gain insight into how it changes over time. Platinum also includes annual 3-Bureau credit reports and 3-Bureau VantageScore® credit scores.

Credit Score Tracker

Stay up-to-date on your VantageScore® 3.0 credit score based on Equifax® data with daily or monthly tracking, depending on your plan. See how it is trending over time with a 12-month look back.

Credit Report Monitoring⁴

Monitors your credit report from one or all three nationwide credit bureaus (Equifax®, TransUnion®, Experian®) depending on your plan and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

Accelerated Credit Inquiry Alerts

Notifies you in near real-time of new Equifax® credit inquiries. Receive new credit inquiry alerts when a lender or company requests to review your Equifax® credit report (e.g. as part of a loan application process).

Telecom & Utility Alerts

Alerts you of new telecom or utility credit inquiries using your identity against your Equifax® credit report, such as cell phone or cable accounts.

High-Risk Transactions Monitoring³ 🦋

Helps you better protect against account takeover and fraudulent new accounts in your name. We send an alert if we detect, within the monitored network, a high-risk validation of your identity performed by a financial institution, government agency, or another company. These validations are typically required for new account openings, adding or changing an account holder, new government benefits, and other high-risk activity such as wire transfers and large withdrawals.

Financial Accounts Monitoring

Get alerts on potentially fraudulent transactions on your credit, banking, investment, 401k/retirement, HSA, and student loan accounts. Monitor account balances at over 17,000 global institutions and set custom alert triggers.

Subprime Loan Monitoring³ 🦋

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

🦋 Helps better protect children | 1 Bureau = Equifax® | 3 Bureau = Equifax®, Experian®, TransUnion®

What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore® uses Equifax® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(1) Locking your Equifax® credit report will prevent access to it by certain third parties. Locking your Equifax® credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax® credit report include: companies like ID Watchdog®, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) The 3-Bureau PreCheck feature is made available to consumers by Equifax® Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (3) The monitored network does not cover all businesses or transactions. (4) Monitoring from TransUnion® and Experian® will take several days to begin.

Identity Fraud

Dark Web Monitoring⁵

Alerts you if our AI-powered scans detect that your identity or credentials are exposed through a data breach or found on the dark web. Add email addresses, credit cards, bank accounts, insurance IDs, gamertags, and other credentials to broaden our dark web scans.

AI-Powered Phishing & Malware Alerts

Alerts you if our AI-powered scans detect that one of your devices has potentially exposed your personal information due to a phishing, malware, or botnet attack.

Social Accounts Monitoring

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media, including activity that could indicate account takeover of a monitored social media account. Link up and monitor your social media accounts as well as those of minor children included in your plan.

Public Records Monitoring

Scours billions of public records and other databases including licenses and certifications to search for new names or addresses associated with your identity which, if unexpected, could be a sign of potential identity theft.

USPS® Change of Address Monitoring

Monitors the United States Postal Service (USPS®) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

Registered Sex Offender Reporting

Searches for sex offenders in your area and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.

National Provider ID Alerts

If you are a healthcare provider, this feature monitors the National Provider Identifier (NPI) database for changes associated with your NPI number and alerts you if your account has been modified in a way that, if unrecognized, could indicate identity theft.

Personal Cyber Security Included with Platinum

Digital Privacy Scans & Removal⁶

Activate to scan for your personal data exposed on 150+ people search sites that resell information from public records, retailers, and social media platforms. Continuously helps monitor and remove your information as these sites reappear your personal data.

 Helps better protect children

(5) There is no guarantee that ID Watchdog® is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (6) There is no guarantee that we can detect or remove consumer personal information from all people search sites. *May be subject to delay or change.

Reimbursement & Support

Personalized Identity Restoration including Pre-Existing Conditions

Assigns one of our certified, U.S.-based restoration specialists to your identity theft case—your case is personally managed until it is resolved. Includes pre-existing identity theft regardless of when it occurred.

Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

Lost Wallet Vault & Assistance

Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring in the event of a lost or stolen wallet; such as credit or debit cards and government-issued identification.

Deceased Family Member Fraud Remediation⁷

Helps resolve the identity theft of an enrolled family member who has passed away. After a loved one dies, the deceased's identity may still be vulnerable to identity theft. (Family Plan only)

Data Breach Notifications

Notifications of recent data breaches where your personal information may have been exposed.

Unemployment Claims Fraud Support

Provides you with personalized support from our dedicated team to help you report and resolve the fraud based on the state that the unemployment fraud occurred in and the type of fraud.

Customizable Alert Options

Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family Plan members can opt to share their alerts with other adult family members.

Solicitation Reduction

Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.

24/7/365 Customer Care Center

Reach an in-house, U.S.-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages. All of our advocates are certified in internet and social media safety and participate in ongoing industry training.

Online Chat

Chat with an in-house, U.S. based customer care advocate through your online dashboard to get help on alerts, features, and potential identity theft.

Mobile App

Access plan features right from your mobile device. Lock or unlock your Equifax[®] credit report with certain exceptions, activate an Equifax[®] Child Credit Lock, receive alerts and view alert details, track your VantageScore[®] 3.0 credit score based on Equifax[®] data, access your device protection features, and contact our Customer Care Advocates with one-touch calling.

Credit Freeze Assistance

Provides education and quick access to features and links to manage credit report locks, credit freezes, and subprime loan block across national and specialty credit bureaus – including banks and utilities. If you have been a victim of identity theft, our Resolution Team will assist you in freezing your credit reports and setting fraud alerts at each of the three nationwide credit bureaus.

Included with Platinum

Cyber Crime Coverage⁸

Up to \$5k reimbursement for certain expenses incurred as a direct result of online fraud, cyber extortion, or cyber bullying.

Including-

Online Fraud & Scams

Reimbursement for funds lost through online fraud, including social engineering.

Cyber Extortion Response

Reimbursement for payments made in direct response to a cyber extortion threat (ransomware) impacting a personal device, system, or data.

Cyberbullying Expenses

Reimbursement for counseling, tutoring, and other related expenses arising as a direct result of an online cyberbullying event.

Reimbursement & Support

Up to \$1M Identity Theft Insurance⁹

Up to \$1M in coverage for certain out-of-pocket expenses that can include applicable legal fees you may incur as a result of having your identity stolen. Includes up to \$1M stolen funds reimbursement for unauthorized electronic fund transfers from checking, savings, and money market accounts.

Included with Platinum

Up to \$5M Identity Theft Insurance⁹

Up to \$5M in coverage per adult for certain out-of-pocket expenses that can include applicable legal fees you may incur as a result of having your identity stolen.

Including-

Up to \$2M Stolen Funds Reimbursement

Reimbursement for unauthorized electronic fund transfers - up to \$1M for checking, savings, and money-market accounts, and up to \$1M for employer-sponsored retirement accounts, health savings accounts, employee stock option plans, and personal 529 college savings plans.

Home Title Fraud

Reimbursement for certain expenses and legal costs incurred as a direct result of fraud or embezzlement, forgery, or identity fraud, resulting in title theft or deed fraud.

Cyber Extortion

Reimbursement for certain costs to recover from a cyber extortion /ransomware attack affecting a consumer's device, including experts to help negotiate with hackers and technical support for device recovery.

Professional Identity Fraud

Reimbursement of certain expenses and legal fees resulting from the fraudulent use of an enrolled member's professional licenses and credentials.

Deceased Family Member Fraud

Reimbursement for certain expenses and legal fees to help resolve identity fraud using a deceased family member's identity.

Senior Family Coverage

Add a parent or grandparent of you or your spouse living outside your home who you care for physically or financially. Identity Theft Insurance reimburses certain related expenses and legal fees.

Stolen Cash Replacement

Provides up to \$500 emergency cash if your wallet is lost or stolen while traveling.

Family Protection

Family Alert Sharing

Choose to share your credit monitoring and identity alerts and your children's alerts with other adult family members, and see the alert details of other adults who have authorized alert sharing. View your children's alerts online.

Child Credit Lock

Through your ID Watchdog[®] account, activate a child credit lock for your minor child to help better protect against credit fraud in your child's name by creating an Equifax[®] credit report for your child then locking it to help prevent access to it by potential lenders and creditors. Only available with a Family Plan.

Child Credit Monitoring

Scans the Equifax[®] credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Typically, a child should not have a credit report; if they do, it could be a sign of identity theft.

 Helps better protect children  = Targeted to be available by Oct 2025*

*May be subject to delay or change.

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