

Control Your ID: A Component of Legal and Financial Assist

Prevention of ID Theft and Monitoring

Control Your ID uses IDveritas™ technology to insert a verification step between an application and its approval that detects potential fraud, notifies both the organization and the consumer and enables either side to stop identity theft from proceeding. Effective far beyond traditional credit bureau monitoring, IDveritas™ also works with banking, insurance, employment, housing and other types of transactions such as medical or government records which lack effective fraud prevention tools today.

What is IDveritas™?

Control Your ID uses IDveritas™ technology to insert a verification step between an application and its approval that detects potential fraud, notifies both the organization and the consumer and enables either side to stop identity theft from proceeding. Effective far beyond credit bureau monitoring, IDveritas™ also works with banking, insurance, employment, housing and other types of transactions such as medical or government records which lack effective fraud prevention tools today.

How IDveritas™ Works

The world identifies you through your identity information like your name and your social security number. These *personal identity components* (PICs) may be unique to you like your cellular telephone number or shared with others like your country. When combined with your unique history, these PICs define create your unique *identity profile*.

Your identity profile is unique but individual PICs such as your date of birth and country are shared by other people. Some PICs like your e-mail and home or work telephone numbers may change over time or may belong to others at different times.

When you enroll in Control Your ID your identity profile and identity threat history are securely stored in the IDveritas™ database along with those of other enrolled individuals. Organizations such as insurers, cell phone providers, creditors, banks, hospitals, and schools submit identity profiles to IDveritas™ when they wish to verify an identity as part of conducting a transaction.

Existing credit monitoring technology is largely limited to detecting activity involving creditors, cell phone providers, and utilities. These make up only an estimated 12% of identity transactions. If an organization that doesn't use credit reports conducts a transaction involving your identity it will not be detected by credit monitoring. The IDveritas™ network monitors transactions involving these organizations plus many more such as employers, hospitals, schools, insurers, and government agencies that don't typically use credit reports.

IDveritas™ matches the identity profiles submitted by organizations to those of consumers and determines which PICs match and which do not. IDveritas™ reports identity profile matches to both the consumer and the organization. Both sides learn which PICs did not match or were missing, indicating



potential fraud. Control Your ID tells you the purpose of the transaction and the organization about your identity threat history. IDveritas™ is the only identity protection system that does this.

With IDveritas™ you have the power to stop a transaction if there is fraud. Both you and the organization are told how to reach one another based on your contact preferences. Your privacy is protected because Control Your ID never shares any of your other personal information. You can update your profile at any time if information such as your home address or contact preferences change. Only IDveritas™ allows this.

Information

Each day brings new scams and warnings that threaten all consumers, data breaches that affect specific groups, and IDveritas alerts specific to the registered employee. This information is e-mailed directly to registered employees. Reminders of constructive actions employees can take are also e-mailed to them. An example of such an e-mail is shown below:

From: client.notification@relydata.com [mailto:client.notification@relydata.com]
Sent: Tuesday, August 07, 2012 12:50 AM
To:
Subject: It's time to review your credit report with CRANE
Importance: High



Dear Employee's Name,

Control Your ID has determined that you are eligible to retrieve the following free credit report:

TransUnion on Jul 31, 2012

We recommend that you retrieve your free credit report(s) today and evaluate the contents carefully. The entire process should take less than 5 minutes and greatly helps in the protection of your identity against fraud or errors that can hurt your credit and have a severe impact on your financial well-being.

Please click on the following link to go directly to the Control Your ID utility or enter the following into your web browser's address bar:

<https://www.RelyData.com/controlyourid/Store/Login.aspx>

Do not reply to this e-mail.

If you have retrieved your credit report(s) either through CRANE or some other means, please take a moment to update the retrieval date by clicking on the link above. This allows CRANE to adjust your schedule so that you are always getting notified on time.

If you have any questions, please send a separate e-mail to member.services@relydata.com or call us at (877) 735-9328 and select option 2.

Thank you for allowing us to serve you and help you Control Your ID.

Member Services Team
Control Your ID
A RelyData™ Identity Theft Solution

Restoration

If preventative measures fail, Control Your ID offers restoration of your stolen identity by an identity theft and credit fraud specialist. Their specialists have an average of 11 years of experience dealing with fraud victims and the credit reporting industry.

Employees who are registered with Control Your ID and suspect that their identity has been stolen are encouraged to telephone Control Your ID. Control Your ID will help the employee determine whether or not a theft has occurred. If so, Control Your ID will instruct the employee to

- File a police report.
- Sign and date a limited Power of Attorney in the presence of a notary public which will allow Control Your ID to take action on the employee's behalf.
- Sign and date a completed Identity Theft Affidavit in the presence of a notary public.

With that essential paperwork completed, Control Your ID will full investigate the theft and work with those accounts impacted to restore the employee's identity to its pre-theft status.

How Employees Register for Control Your ID

Employees simply register for Control Your ID through their WPO-provided Web site. Employees may register themselves and their household family members. After registering, employees are able to view a dashboard of activity and receive periodic e-mails with information or alerts.

The image shows a screenshot of the Control Your ID website registration page. The page has a blue header with navigation links: WORK-LIFE HOME, PARENTING, AGING, BALANCING, THRIVING, WORKING, LIVING, INTERNATIONAL. A "LIVEConnect ONLINE" button is in the top right. The main content area is divided into sections: "Monthly Feature" with a photo of a couple and text about stress management; "Centers" with a "Legal & Financial Center" and "Nurseline" section. A red arrow points from the "Legal & Financial Center" section to the registration instructions below. The registration instructions include the Control Your ID logo, a description of the service, and a list of five steps for registration. A red arrow points from the bottom of the registration instructions to a link that says "Click here to begin protecting yourself from identity theft today".

WORK-LIFE HOME PARENTING AGING BALANCING THRIVING WORKING LIVING INTERNATIONAL

LIVEConnect ONLINE

Monthly Feature

Be Good to Yourself: Tips for Adults

Many people feel stress in their daily lives. Stress can cause you to overeat, feel tired, and not want to do anything. Regular physical activity can give you more energy. Try some of these other ideas to help relieve stress and stay on track with your fitness and nutrition goals.

Learn more about... Be Good to Yourself: Tips for Adults

Centers

Legal & Financial Center

Here are the most helpful financial and legal items from this Web site pulled into one place for your convenience. Click here to access legal and financial content

Nurseline

Feedback

financial and legal items from experience.

Centers

Legal & Financial

Here are the most helpful financial and legal items from this Web site pulled into one place for your convenience. Click here to access legal and financial content

Nurseline

Nurseline is 24/7 access to a nurse evaluating medical history. Click here for more information

CONTROL YOUR ID
Powered by IntelliDate

Your benefit includes **FREE** identity monitoring and theft resolution services through our partner, Control Your ID—the only identity theft prevention company to be recommended by the credit reporting industry.

HOW TO REGISTER -

Many of the fields on the first page of the registration website have been pre-filled. An e-mail notification will be sent to your e-mail with a reminder to re-register prior to the one year renewal date.

1. There is no need to add an offer code at the top of the Web site. The offer code will automatically appear.
2. There is no need to select a service level or payment plan. These options have been pre-filled.
3. This service is **FREE** and at no time will you need to pay for the service.
4. Each year you will need to re-register and update any information. This is required for reporting purposes.
5. Simply complete your personal information towards the bottom of the secure registration form and click the "Take Control Now" button at the bottom of the page. Members will have an option to provide additional data after the initial registration page.

Click here to begin protecting yourself from identity theft today

Announcement: Prevention, Restoration, Information

Registration Information

This field is prepopulated with a company -specific code.

Enter your Offer Code if you have one here: **Apply**

Coupon has been applied successfully : Complimentary identity protection and identity restoration service are provided to you and your family as your Workplace Options member benefit. Enrollment is for Comprehensive service without expense reimbursement.

Identity Information

First Name: * Generation: *
 Middle Name: * Gender: *
 Last Name: * Date of Birth: *
 (mm/dd/yyyy)

Address

Mailing Address: * ? State: *
 Address Continued: * Country: *
 City: * Zip Code: *
 (e.g: 12345 or 12345-6789)

Contact Information

Email: * **Contact me here if my identity is at risk**
 Confirm Email: *
 Daytime Telephone: * ?
 Evening Telephone: *
 Cellular Telephone: * Call SMS

Add Enrollee

Protect a spouse, child, parent or someone else you care about. Children are at high risk because they have unblemished record and are unlikely to detect identity theft for many years. It is easy for criminals to use a child's name and social security number with a different data and victimized a child. All additional members will be enrolled in the same program level as you.

Date of Birth * First Name * Middle Name * Last Name * Gender * Generation *
 (mm/dd/yyyy)

Add Person