

## ANNOUNCING 2019 IDENTITY PROTECTION SERVICE PROVIDER SCORECARD AWARD WINNERS

January 2020

The Javelin 2019 Identity Protection Service Provider Scorecard measures the availability of 116 criteria across 14 service providers that sell direct to consumers. Javelin analysts weight individual features based on their strategic value, tactical necessity, and industry trends as related to how consumers prevent, detect, and remediate fraud. The overall score is a composite of the three categories: prevention (45%), detection (35%), and resolution (20%).

As complex, high-impact fraud schemes have grown more prevalent over the past several years, the core features of identity-protection services are in many respects more valuable than ever before. The proliferation of free services however makes it more challenging than ever for paid identity protection services to justify their monthly fees. Even within the market for identity protection services, more than two thirds (70%) of subscriptions are obtained for free by the end user, a proportion that has slowly crept upward since 2015. To justify their place in the market, providers of identity protection services need to continue to evolve, adding features that are relevant to the threats facing most fraud victims and moving beyond legacy approaches.

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### 2019 IDENTITY PROTECTION SERVICE PROVIDER AWARD

BEST IN CLASS

***IdentityForce (Sontiq)***



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With a strong performance as a leader in all three categories, Sontiq's IdentityForce beat out a competitive field among premium direct-to-consumer products to rank at the top of this year's scorecard. With a broad feature set encompassing traditional identity protection tools, broad monitoring capabilities, and emerging data-protection tools, the provider offers a well-rounded plan that performed well in prevention, detection, and resolution. Overall leaders NortonLifeLock and IDWatchdog continued to deliver strong performances above their competition by providing leadership in prevention and resolution.

## COMPLEX FRAUD REQUIRES ROBUST PROTECTION

As threats against consumers' identities continue to diversify, the types of features that identity protection services need to offer to provide robust safeguards to their subscribers are broadening as well.

Javelin's Identity Protection Service Providers Scorecard explores changes in the identity protection landscape and identifies the top vendors in the identity protection space based on the Prevention, Detection, and Resolution capabilities of their direct-to-consumer products. Companies ranked have the opportunity to move ahead and move from follower and contender to an industry leader by focusing on several categories. Javelin will be modifying the evaluation method in 2020 to allow for privacy-management capabilities and an increased priority on consumer experience.

For the first time in the scorecard, Javelin provides industry results to the specific features evaluated to demonstrate where improvement is needed within the Identity Protection Service Provider market.

PREVENTION		
	Company	Product Name
Leaders	ID Watchdog	ID Watchdog
	Sontiq	IdentityForce
	NortonLifeLock	LifeLock
Contenders	Aura	Identity Guard
	Experian	IdentityWorks
	IDExperts	MyIDCare
	TransUnion	TrueIdentity
	TransUnion	TrueIdentity
Followers	CXLoyalty	PrivacyGuard
	Equifax	Equifax Complete
	IDShield	IDShield
Laggards	Credit Sesame	Platinum Protection
	FICO	myFICO
	Finastra	MyIdentityAssist
	Intelius	Identity Protect

\*Category expanded due to tie  
Providers in each category are listed alphabetically  
Source: Javelin Strategy & Research, 2020

## PREVENTION

Prevention is the most important of the three categories in Javelin's Identity Protection Scorecard model. If done properly, it stops fraud in its tracks and eliminates the need for detection or resolution. Accordingly, prevention receives the heaviest weight in determining the overall winner, with its criteria accounting for 45% of the total points available in the scorecard. Prevention encompasses all features dedicated to reducing subscribers' risk of ever becoming victims of identity fraud and includes categories around credit safeguards like locks and freezes, data-protection tools, and user authentication within the service.

This year, ID Watchdog, Sontiq's IdentityForce, and NortonLifeLock led in prevention. Notably, all three of these companies have broadened the traditional feature sets of identity-protection service to include digital protection tools like antimalware services and password managers. These features enable identity-protection services to be proactive by taking an active step to improve the security of users' devices and accounts rather than focusing myopically on legacy tools like credit monitoring.

DETECTION		
	Company	Product Name
Leaders	IDExperts	MyIDCare
	ID Watchdog	ID Watchdog
	Sontiq	IdentityForce
Contenders	Aura	Identity Guard
	Experian	IdentityWorks
	IDShield	IDShield
	NortonLifeLock	LifeLock
Followers	CXLoyalty	PrivacyGuard
	Equifax	Equifax Complete
	Finastra	MyIdentityAssist
	TransUnion	TrueIdentity
Laggards	Credit Sesame	Platinum Protection
	FICO	myFICO
	Intelius	Identity Protect

Providers in each category are listed alphabetically  
Source: Javelin Strategy & Research, 2020

RESOLUTION		
	Company	Product Name
Leaders	ID Watchdog	ID Watchdog
	Sontiq	IdentityForce
	NortonLifeLock	LifeLock
Contenders	Aura	Identity Guard
	CXLoyalty	PrivacyGuard
	IDExperts	MyIDCare
	IDShield	IDShield
Followers	Credit Sesame	Platinum Protection
	Experian	IdentityWorks
	FICO	myFICO
	Finastra	MyIdentityAssist
Laggards	Equifax	Equifax Complete
	Intelius	Identity Protect
	TransUnion	TrueIdentity

Providers in each category are listed alphabetically  
Source: Javelin Strategy & Research, 2020

## DETECTION

Detection is arguably the area where identity protection services have built out the most robust feature sets. Core features like credit report and dark-web monitoring are ubiquitous across evaluated providers and still have a tremendous degree of relevance in addressing today's fraud threats.

This year, ID Experts, ID Watchdog, and Sontiq's IdentityForce took their places as leaders in detection. Each of these providers offers a robust set of monitoring capabilities for elements of minors' identities. With breaches compromising data of all consumers, regardless of age, minors are almost as vulnerable to identity fraud as adults. Crucially, unless active steps are taken to monitor for suspicious activity, child identity fraud can persist

## RESOLUTION

Resolution services cover the features available to assist victims in quickly and easily containing fraud that has already occurred, minimizing the financial and emotional burden on victims and restoring the state of their identity. This was one of the earliest competencies of the identity protection industry and continues to be relevant but is also one of the most difficult areas to turn into a competitive advantage, since many of the capabilities operate behind the scenes for most users.

ID Watchdog, Sontiq's IdentityForce, and NortonLifeLock lead this year in resolution. While prevention and detection are moving ahead with such digital-first features as credit locks, resolution is the category that most lags behind. Accessible resolution services, coverage for a broad range of fraud types, and digital self-service features are all crucial for success in fraud resolution. Although leaders have been established, the overall industry would be given a falling grade in this category. Only seven out of the 23 features evaluated had more than a 70% adoption rate within the industry.

## METHODOLOGY

The Javelin 2019 Identity Protection Service Scorecard measures the availability of 116 criteria across 14 service providers that sell direct to consumers. Javelin analysts weight individual features based on their strategic value, tactical necessity, and industry trends as related to how consumers prevent, detect, and remediate fraud. The overall score is a composite of the three categories: prevention (45%), detection (35%), and resolution (20%).

Javelin analysts evaluated features through accessing paid subscriptions to the companies, publicly available information, and validation of services by the service providers. Feature availability was determined between November 11, 2019, and December 13, 2019.

Consumer data in this report is based on information gathered in several Javelin surveys administered in 2015, 2017, and 2018. Data was gathered and weighted to reflect a representative sample of the adult U.S. population.

In 2019, Javelin calculated the total amount of consumer expenditures on identity-protection subscriptions, the number of subscriptions, and the number of consumers who own a subscription to any of the various identity protection services. All metrics are derived from data provided by consumers regarding unique subscriptions. Survey respondents were able to list up to five subscriptions that had been active for some portion of 2018. Thus, if a consumer owned multiple subscriptions, the characteristics of each subscription were captured within the survey. These characteristics included: the features offered, the amount paid per month, the channel through which the subscription was obtained, the company providing the subscription for subscriptions obtained directly from a provider, the customer's level of satisfaction with the subscription, and the month in which the subscription was purchased or discontinued.

### Identity Protection Service Providers evaluated:

- Aura
- Experian
- IDShield
- NortonLifeLock
- Credit Sesame
- FICO
- IDWatchdog
- TransUnion
- CXLoyalty
- Finastra
- Intelius
- Equifax
- IDEXperts
- Sontiq

## ABOUT JAVELIN'S AWARDS PROGRAMS

In conducting its market research, Javelin finds that certain providers rise to the top. Javelin's awards recognize these leaders for their exceptional quality of product or client experience, ability to meet customer demand, or overall excellence. The Identity Protection Service Providers awards are one of many offered by Javelin Strategy & Research, including Account Safety in Banking, Identity Proofing Platform, Trust in Banking, Mobile Banking, Mobile Banking Vendor, Online Banking, Cryptocurrency Wallet Safety, and Mobile Biometrics Platform awards. To learn more, visit [www.javelinstrategy.com/content/javelins-awards](http://www.javelinstrategy.com/content/javelins-awards).