

Javelin's 2013 Identity Protection Providers Award Winners

December 2013

For seven years, Javelin Strategy & Research has evaluated the identity protection services industry to analyze vendor performance, consumers' and resellers' needs, and the best strategies for bringing the two together. This \$3.2 billion market is changing significantly. The pace of consolidation is slowing, increasing number of data breaches is leading to more fraud, and consumers are oversharing their personal information in social media. Historically, the identity protection market has been dominated by several core products, but fraud trends are changing and providers are beginning to use new technologies and relationships to protect consumers from a broader variety of fraud threats.

The full report, **2013 Identity Protection Services Scorecard**, is available at <https://www.javelinstrategy.com/brochure/303>.

66% of all possible points, compared with the industry average of 44%. EZShield positioned itself as a market leader with a strong showing in the education category. It offers education about how to protect oneself from offline threats, including limiting paper documents and declining to provide Social Security numbers when not necessary. EZShield recently added identity theft insurance and works with customers to resolve public records issues.



EZShield Also Earns Best in Prevention




Besides the Best in Class Award, EZShield also takes the Best in Prevention Award for 2013. It achieved a score of 63%, with a strong showing in the education, authentication, and mobile authentication categories.

The Top 5 in Prevention Award Winners are EZShield, Intelius, TransUnion, AllClear ID, IdentityForce, and Fifth Third Bank. Just behind EZShield, Intelius scored 52% by excelling in mobile authentication, and TransUnion scored high in authentication. On average, providers performed best in educating consumers about fraud threats and about authenticating subscription access.



Wide Range of Offerings Earns LifeLock Best in Detection Award

LifeLock earned the Best in Detection Award by receiving high scores in triple-bureau credit monitoring, Internet scanning, public records monitoring and peer-to-peer network scanning. Financial account protection played a

		
Prevention	Detection	Resolution
<p><i>How it works:</i> Stops identity theft at the source, preventing unauthorized use and access of private data. If an identity theft has occurred, these methods thwart the criminal's use of private information to obtain funds.</p>	<p><i>How it works:</i> Detection of fraudulent activity occurs through company monitoring systems, account monitoring, consumer alerts, reviewing credit reports, and other methods for identifying unusual activity.</p>	<p><i>How it works:</i> After identity fraud has occurred, these consumers and providers use services and tools for restoration of worthiness accounts and credit.</p>

EZShield: Best in Class Identity Protection Provider

EZShield wins the Best in Class Award with its impressive prevention, detection, and resolution capabilities. It earned

major role in determining LifeLock's performance, as one of the three providers offering this capability. This year, the Top 5 in Detection Award Winners are LifeLock, EZShield, AllClear ID, Identity Guard, and ID Watchdog. All of the credit bureaus and financial institutions scored at or below the industry average of 47% in 2013.



Resolution

Two-Way Tie for Best in Resolution: EZShield and IdentityForce

IdentityForce and EZShield tied for the Best in Resolution Award in 2013 with 73% scores, compared with an average score of 53%. These two providers offered broad

adoption in two of the four subcategories: insurance or service guarantee, and resolution accessibility. This year, the Top 5 in Resolution Award Winners are IdentityForce, EZShield, Affinion Group, TransUnion, and keepmyID.org.

***Industry Analysts:** Al Pascual and Sarah Miller have a passion for fighting financial crime for Javelin's Security, Risk, and Fraud practice.*

Methodology

In 2013, Javelin surveyed executives at 17 identity protection service providers to understand not only what services they provide but also how they are provided. The dynamic nature of fraud trends requires Javelin to continue enhancing and refining criteria in three critical categories: prevention, detection, and resolution. The total number of points for these categories was 100.

The collection of data occurred July 1 to October 24, 2013. Javelin conducted spot checks using extensive website research and mystery shopping with customer service representatives by phone and web chats. On average, Javelin conducted 2 calls to each provider. Some providers declined to participate in the

executive survey. In these cases, Javelin employed traditional data collection methodology and made an average of 10 calls to each provider. If researchers had a reason to doubt the information provided by a CSR, the call was terminated without adding to the average number of calls.

All providers were evaluated based on the most comprehensive product offered. For providers offering more than one product, the product with the most features was included in this scorecard. Providers were not split into subgroups of financial institutions, credit bureaus, and independent ID protection vendors as in past years because Javelin believes that despite differences among these types of ID protection providers, all product offerings should now be held to the same standard of

About Javelin's Identity Protection Services Scorecard

<https://www.javelinstrategy.com/brochure/303>

Javelin's seventh annual Identity Protection Services Scorecard analyzes 17 leading identity protection services providers. The study examines the issues affecting consumer adoption of these services and the means by which service providers can maximize their share of an increasingly consolidated market. The dynamic nature of fraud trends requires Javelin to continue enhancing and refining three critical categories: prevention, detection, and resolution. Analysis of consumer behaviors and attitudes is included to provide a complete picture of the fraud battlefield.

2013 BEST IN CLASS

Awarded to:
EZShield



BEST IN PREVENTION



Awarded to:
EZShield



TOP 5 IN PREVENTION

AWARDED TO:

Identity Protection Providers	Score	Rank
EZShield	63%	1
Intelius	52%	2 (tie)
TransUnion	52%	2(tie)
AllClear ID	51%	4
IdentityForce	45%	5 (tie)
Fifth Third Bank	45%	5 (tie)

BEST IN DETECTION



Awarded to:
LifeLock



TOP 5 IN DETECTION

AWARDED TO:

Identity Protection Providers	Score	Rank
LifeLock	65%	1
EZShield	62%	2
AllClear ID	60%	3 (tie)
Identity Guard	60%	3 (tie)
ID Watchdog	50%	5

BEST IN RESOLUTION



Awarded to:
IdentityForce & EZShield



TOP 5 IN RESOLUTION

AWARDED TO:

Identity Protection Providers	Score	Rank
IdentityForce	73%	1 (tie)
EZShield	73%	1 (tie)
Affinion Group	67%	3
TransUnion	65%	4
keepmyID.org	63%	5

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