

ANNOUNCING 2018 IDENTITY PROTECTION SERVICE PROVIDER SCORECARD AWARD WINNERS

December 2018

In the wake of some of the most destructive data breaches ever recorded and dramatic changes to the US payments landscape with the adoption of EMV, fraud has increased in both intensity and the diversity of schemes.

These growing threats reinforce the relevance of identity protection services in facilitating victims' ability to prevent, detect, and resolve fraud. But even as the industry is well positioned to provide value to subscribers, other headwinds are emerging. The breadth of features offered by leading identity protection providers means they are exposed to competitive pressure on many fronts. Consumers have plenty of options when it comes to free credit monitoring. Newer feature sets such as data protection tools bring identity service providers into competition against security companies who have established reputations in the space.

In Javelin's eleventh Identity Protection Service Provider Scorecard, we evaluate twenty leading products for the features they offer to help victims Prevent, Detect, and Resolve fraud against the backdrop of the threats facing consumers.

2018 IDENTITY PROTECTION SERVICE PROVIDER AWARD

BEST IN CLASS

EZShield Platinum Protection



EZShield takes Best in Class in the 2018 Identity Protection Service Provider Scorecard. As the only provider to emerge as a leader in all three categories, EZShield distinguished itself through its breadth of capabilities, providing both robust core functionality around credit, black market, and existing account monitoring and emerging features, such as mobile data protection tools and digital fraud resolution capabilities.

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 is broadening as well. This year, in addition to core features such as credit, existing account, and dark web monitoring, Javelin included features aimed at protecting minors from threats to their identity. With no or minimal account history, minors identities offer blank slates for fraudsters, which can provide the foundation for long-term schemes that go undetected for years.

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. To calculate the overall score, Javelin assessed each provider's performance across all three categories with the following weightings: prevention is worth 40% of the overall score, detection is worth 35%, and resolution is worth 25%.

PREVENTION		
Leaders	EZShield Inc.	Platinum Protection
	ID Watchdog	Platinum
	Norton LifeLock	Norton 360 with LifeLock Ultimate Plus
Contenders	Affinion Group	PrivacyGuard - Total Protection
	Experian	IdentityWorks
	Finastra	MyIdentityAssist
	ID Experts	MyIDCare
	IdentityForce	UltraSecure packages
	LegalShield	IDShield
	TransUnion	True Identity Premium
Followers	Credit Sesame	Platinum Protection
	Equifax	Equifax Complete Family Plan
	Intelius	IdentityProtect
	Intersections	Identity Guard
	Lookout	Personal
	ReliaShield	ReliaShield Elite
	True ID Pro	Platinum Membership
Laggards	FICO	FICO Ultimate 3B
	McAfee	Identity Theft Protection
	ScoreSense	ScoreSense

PREVENTION

As has been a recurring theme in Javelin's Identity Protection Service Provider Scorecard, prevention continues to be one of the most challenging tasks for IDPS providers but fortunately one that is moving in the right direction. The growing adoption of data protection tools and emergence of digital on/off switches for credit reports help to answer one of the key criticisms of the industry — that these services help victims address fraud when it occurs but offer few tools that can actually stop fraud before it happens.

EZShield, ID Watchdog, and Norton LifeLock distinguished themselves as leaders in prevention, offering a variety of features aimed at blocking threats to subscribers' identities. Notably, all these providers integrate digital security features into either their desktop or mobile offerings, such as secure browsing tools and anti-malware partnerships.

* Providers in each category are listed alphabetically
Source: Javelin Strategy & Research, 2018

DETECTION		
Leaders	EZShield Inc.	Platinum Protection
	ID Watchdog	Platinum
	LegalShield	IDShield
Contenders	Experian	IdentityWorks
	ID Experts	MyIDCare
	IdentityForce	UltraSecure packages
	Intersections	Identity Guard
	Norton LifeLock	Norton 360 with LifeLock Ultimate Plus
	ReliaShield	ReliaShield Elite
	True ID Pro	Platinum Membership
Followers	Affinion Group	PrivacyGuard - Total Protection
	Equifax	Equifax Complete Family Plan
	Finastra	MyIdentityAssist
	Intelius	IdentityProtect
	Lookout	Personal
	McAfee	Identity Theft Protection
	TransUnion	True Identity Premium
Laggard	Credit Sesame	Platinum Protection
	FICO	FICO Ultimate 3B
	ScoreSense	ScoreSense

* Providers in each category are listed alphabetically
Source: Javelin Strategy & Research, 2018

DETECTION

The detection category covers capabilities that help victims identify active or emerging threats to their identities such as credit, existing account, and black market monitoring. With the continually broadening array of data sources monitored by identity protection services, this category had the largest number of criteria, though it still received less weight in the overall score than prevention.

EZShield, ID Watchdog, and LegalShield distinguished themselves as leaders in detection, narrowly leading a competitive field. Each of these providers offers a robust set of alerts for core monitoring services while also integrating newer features such as existing account and social media monitoring.

RESOLUTION		
Leaders	EZShield Inc.	Platinum Protection
	IdentityForce	UltraSecure packages
	Norton LifeLock	Norton 360 with LifeLock Ultimate Plus
Contenders	Affinion Group	PrivacyGuard - Total Protection
	FICO	FICO Ultimate 3B
	Finastra	MyIdentityAssist
	ID Experts	MyIDCare
	ID Watchdog	Platinum
	LegalShield	IDShield
	Lookout	Personal
Followers	McAfee	Identity Theft Protection
	Credit Sesame	Platinum Protection
	Equifax	Equifax Complete Family Plan
	Experian	IdentityWorks
	Intelius	IdentityProtect
	ReliaShield	ReliaShield Elite
	True ID Pro	Platinum Membership
Laggard	Intersections	Identity Guard
	ScoreSense	ScoreSense
	TransUnion	True Identity Premium

* Providers in each category are listed alphabetically
Source: Javelin Strategy & Research, 2018

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.

EZShield, IdentityForce, and Norton LifeLock distinguished themselves as leaders in resolution, with all three providers not only providing accessible resolution services but also moving ahead of the pack by digitizing parts of the resolution process. All three providers enable victims to report fraud from within their mobile apps and online portals.

METHODOLOGY

In 2013, Javelin departed from its traditional scorecard data collection methodology by allowing executives to answer questions about their product in a survey format. The rationale behind this change was to solicit input from providers beyond the binary criteria that constitute the Identity Protection Services Scorecard to understand not only what services they provide but also how they are provided. For all scorecard surveys submitted by executives, Javelin conducted spot checks using traditional scorecard methodology. The evaluation criteria were increased from 122 in 2017 to 130 in 2018, with the most significant expansion around child identity protection.

- Leaders (ranks 1 to 3)
- Contenders (ranks 4 to 10)
- Followers (ranks 11 to 17)
- Laggards (ranks 18 to 20)

In the cases, where providers declined to participate in the executive survey, Javelin employed traditional data collection methodology to complete the scorecard, using accounts held at each of the providers. These accounts were also used by Javelin employees to answer questions about the products, conduct quality checks, and collect screenshots.

Consumer data in this report is based primarily on information collected in a panel of 2000 consumers in an online survey conducted in August 2018. The margin of sampling error is +/- 2.19 percentage points at the 95% level for questions answered by all 2000 respondents. Margin of error is higher for questions answered by smaller segments.

Identity Protection Service Providers evaluated:

- Affinion Group
- Credit Sesame*
- Equifax
- Experian
- EZShield Inc.
- FICO*
- Finastra
- ID Experts
- ID Watchdog
- IdentityForce
- Intelius*
- Intersections*
- LegalShield
- Lookout*
- McAfee*
- Norton LifeLock
- ReliaShield
- ScoreSense*
- TransUnion
- True ID Pro

* Identity Protection Service Providers who chose not to participate in the executive survey

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.

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