



Membership Benefits
Identity Protection Program

February 6, 2019



Agenda

- Introduction
- Identity Theft Landscape
- OPEIU ID Protect Program Benefits
- How to Enroll
- What Happens When I am a Victim of Identity Theft
- Questions and Answers

A large, dense crowd of people is gathered in a city street at night. The scene is illuminated by warm streetlights and building lights in the background. The crowd is diverse in age and appearance. In the foreground, a woman in a white headscarf and a woman in a white jacket are visible. A person in the lower right is holding up a mobile phone to take a picture. The year '2005' is overlaid in large white text in the center of the image.

2005

A large crowd of people at night, many holding up smartphones to take photos or videos, with the year '2019' overlaid in the center. The background is filled with a sea of out-of-focus lights from the phones, creating a bokeh effect. The foreground shows the backs of people's heads and their hands holding up devices. The overall atmosphere is one of a significant public event or celebration.

2019

Common Human Circumstances



The sharing of personal data is now a fact of life.

- Work requires personal information.
- Relationships built through machines.
- Sharing more data in more ways every day.

1

New fraud victims every 2 seconds¹

16.7M

Victims in the U.S. in 2017

\$16B

Lost to fraud in 2017

100M

Hours spent by fraud victims

8.4B

Connected devices worldwide

40%

Annual increase in data breaches

\$1B

Extorted from Ransomware

1/2

Identity theft originated in the workplace

1/3

Phishing emails are opened

90%

Phishing emails carried malware

ID Theft vs. Fraud

YAHOO!



No One Is Immune

YAHOO!



LinkedIn



ebay



Anthem  Blue Cross

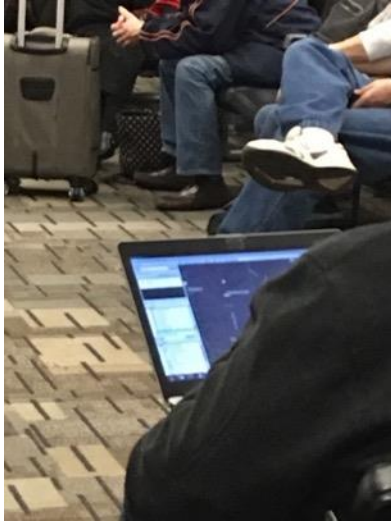
twitter



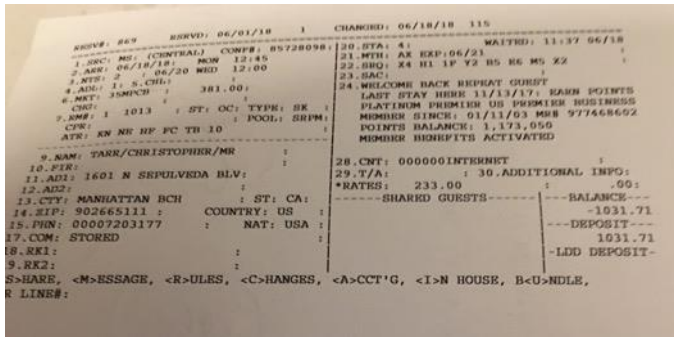
T-Mobile



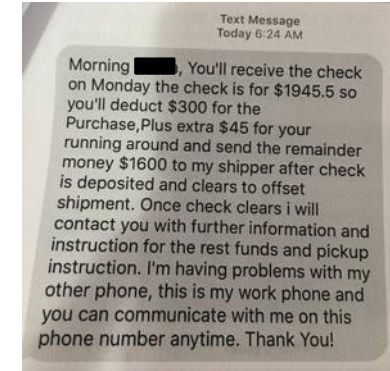
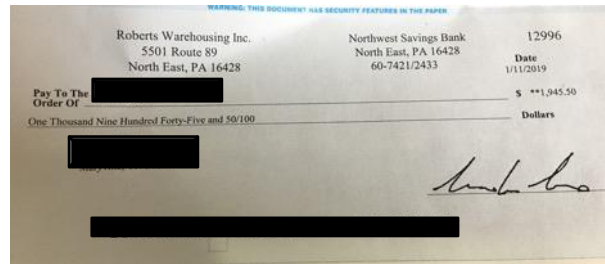
Everyday Life



Airports



Hotels



Identity Theft of a Minor

From: Kate J Kortsch <kkortsch@kiiiconsulting.com>
Sent: Thursday, December 13, 2018 11:02 AM
To: Sarah@anywhere.com
Subject: Re: ACH Payment

Business communications

Kindly let me know so I can provide the account information.

On Thu, Dec 13, 2018 at 7:42 AM Kate J Kortsch <kkortsch@kiiiconsulting.com> wrote:

Hello Sarah,

I would like to add our new account for via ACH transfer to receive the current payment and all going forward.

Please advise.

Much appreciated!

Kate

Kate J. Kortsch

President
p/t: 571.437.7110 (USA)

w: www.KIIConsulting.com
e: KKortsch@KIIConsulting.com



Bills paid from door or mailbox



Data Breach

A data breach is an unauthorized access and retrieval of sensitive information by an individual, group or software system



Ransomware

A type of malicious software designed to block access to a computer system until a sum of money is paid.



Phishing

The fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information such as passwords, credit card information and census.



Dark Web Monitoring

Constantly scans the underground economy for specific identity data elements. In the event that any personally identifiable information is detected in this environment as being used or transacted fraudulently, the participant is contacted by a Privacy Advocate, text message and or/email in order to take action.



Dumpster Diving

Rummage through trash to find bills or other papers with PII.



Skimming

An electronic method of capturing a victim's personal information used by identity thieves. A skimmer is a small device that scans a CC and stores the information contained in the magnetic strip.





Pretexting

Form a social engineering in which an individual lies to obtain privileged data. A pretext is a false motive that often involves a scam where the liar pretends to need information in order to confirm the identity of an individual.

Change of address Fraud

The USPS allows an address to be changed in person or online.

Hacking

Committed through the usage of computers, the internet or virtual computers, which is defined as an unlawful access or entry into a computer terminal, database or digital record system belonging to another individual.

Shoulder Surfing

The practice of spying on a user of an ATM, computer, or other item to obtain personal access and information.

Unsecure Websites

When visiting a website, look at the browser, httpS vs http – NO S. The website you are talking to is secure when there is an S in the browser.



Phishing **Video**



About InfoArmor

1500+

Clients

120+

Fortune 500
Clients

99%

Client
Retention

5M +

Covered Lives



Industry Leading
Protection

12Y

Established in
2007



B2B Focused

AZ

Headquartered in
Scottsdale, AZ



Financial
Strength



Member Benefits

OPEIU Identity Protection Member Benefits



Full Service Remediation



What to expect from our certified Member Care and Resolution team:



A one-on-one relationship with a Privacy Advocate[®] representative who will manage your restoration case from start to finish, helping you save time, money and stress.

Full identity restoration, including investigating, confirming and resolving fraudulent activity including known, unknown and potentially complicated sources of identity theft

Guidance, completion and copies of all forms including documentation, correspondence and letters, allowing you to rest easy knowing a professional is working on your behalf.

Contact, follow up and escalation of issues on your behalf with involved agencies and institutions so you can focus on more important things instead of being on hold.



Digital Identity



What to expect

This interactive, easy-to-read report not only summarizes what a deep Internet search uncovered, but also offers tangible value while InfoArmor monitors the underground economy.

Review your digital footprint across websites, social media and online directories with an easy-to-read snapshot of your exposed information online.

Secure your personal information online through actionable tips contained in your personal Privacy Grade.

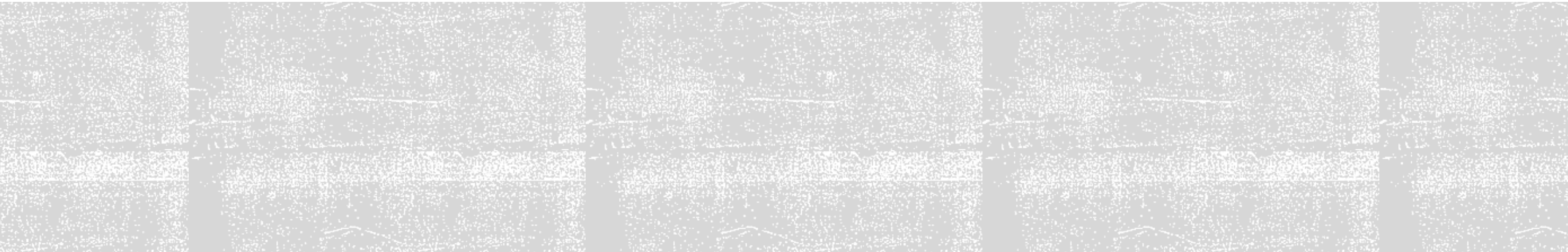
Monitor and take control of your online identity because we dig deeper than a typical search engine to help uncover items that the general public can't find.

Discover exposed family member information so that you can better protect your digital family tree from falling into the wrong hands.





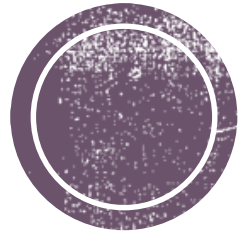
Internet Surveillance



InfoArmor internet surveillance
continuously monitors the
underground economy to uncover
compromised, sensitive information
including:

- Malicious command & control networks
- Black market forums
- Known compromised machines & servers
- Phishing networks
- Exploited websites





Enrolling is Easy

To sign up go to:

[www.OpeiulDProtect.co](http://www.OpeiulDProtect.com)

[m](http://www.OpeiulDProtect.com)



Enroll For Full Protection Services

PrivacyArmor Selections



Select a coverage type and a pricing option from the option(s) below.

Coverage Type

Individual Plan

Pricing

Complimentary



Your Enrollment Information (Primary Account Holder)

First Name* Middle Name Last Name*

Primary Address* City* State* Zip*

Social Security Number* ? Confirm Social Security Number*

Local Union Number* ? **Local Union Number* ?** **This field requires a minimum 2-digit code. (example - Local 5 should be entered as 05)**

Date of Birth* Date of Birth*

Alert Phone Number*

Alert Email Address* Confirm Alert Email Address*

Alert Preference* ?

Provide your basic enrollment information.

Account Login Information

Your account username must be unique and be at least eight characters in length.

Account Username*

Password must be at least 8 Characters long and contain 1 uppercase character, 1 lowercase character, 1 special character, and a digit. Choose non-sequential Characters (not 1234 or abcd).

Password* Confirm Password*

By checking this box I acknowledge that I have read and accepted the [terms](#) and [conditions](#) between myself and InfoArmor.

Set up your online account.



Time to Log in



Congratulations, Your Identity Is Protected with PrivacyArmor

We take our responsibility to protect your privacy seriously and look forward to serving you. If you have any questions, please feel free to contact us at (800) 789-2720 or by email at clientservices@infoarmor.com. You will receive a welcome email shortly with further instructions or you can click the button below to login to your account. If any of the information listed below is incorrect, you can login to your account to update.

Account Information

Name

Address

Email

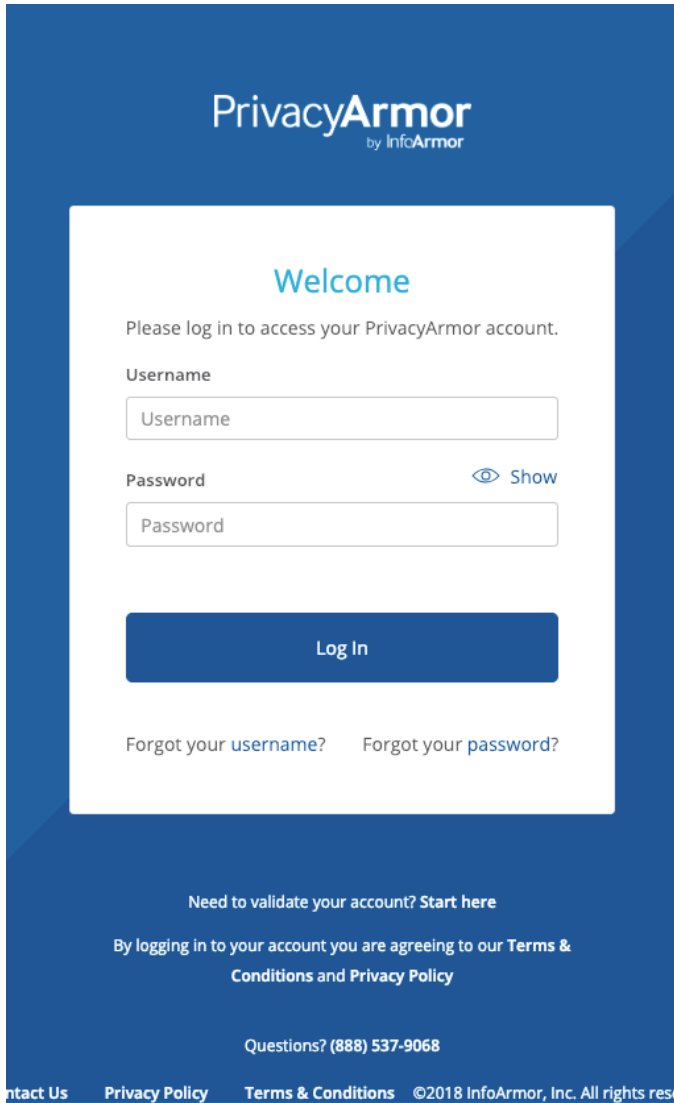
Service Start

Cost

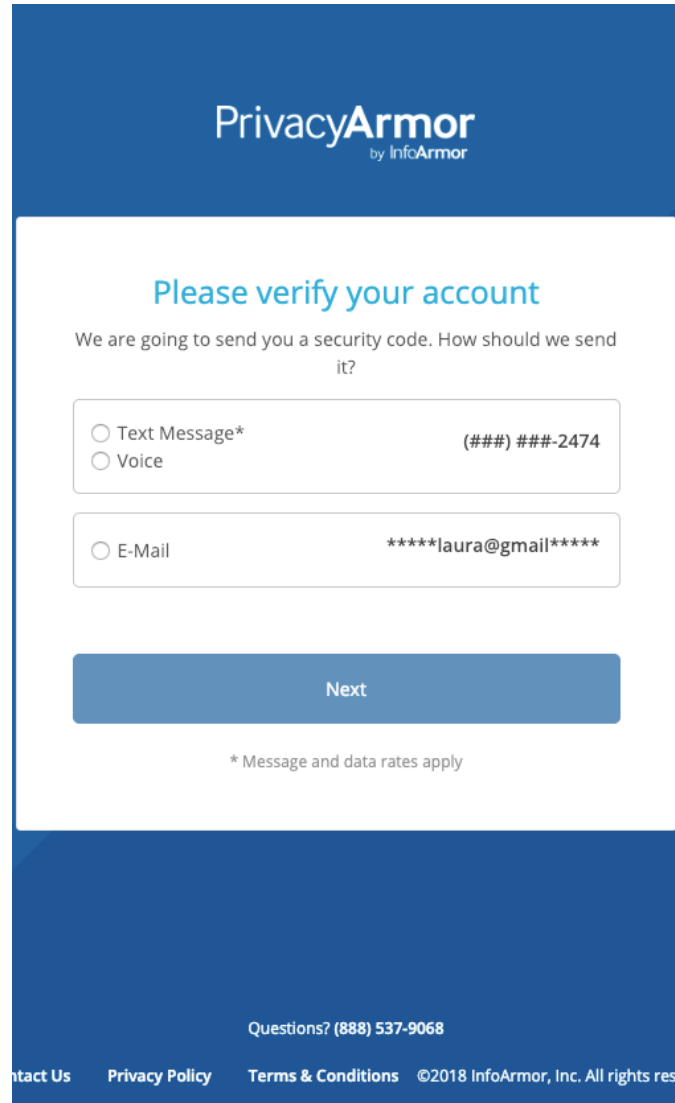


(855) 990-0994

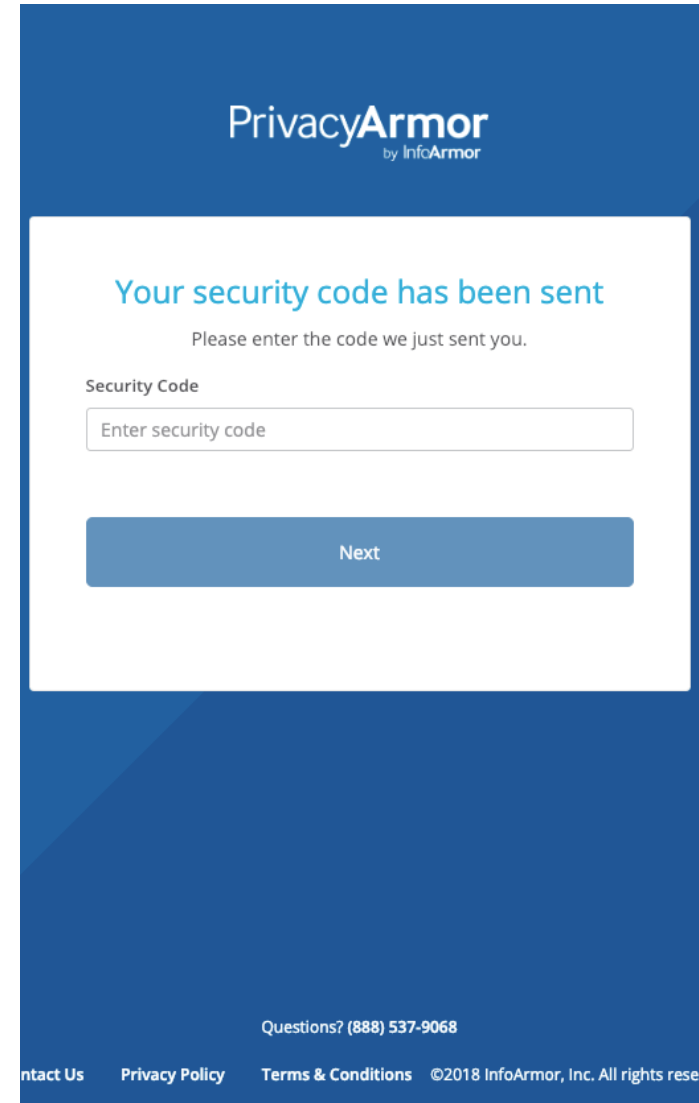




Log in screen



Choose a dual authentication method



Enter code provided



PrivacyArmor
by InfoArmor

ACTIVITY

- Dashboard

MONITORING

- Wallet Armor

RESOURCES

- Digital Exposure
- Solicitation Reduction

Dashboard

IDENTITY HEALTH

IdentityHealth
Low Risk

We have currently not found any irregularities or impending threats.

ALERTS

PrivacyArmor
by InfoArmor

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Wallet Armor

Help us protect your private accounts and credentials and get notified of potential exposure on the Dark Web.

+ Add new item

Enter your accounts or credentials and we monitor the Dark Web for potential exposure.

+ Add new item

Dashboard Contact Us Privacy Policy Terms & Conditions ©2018 InfoArmor, Inc. All rights reserved.

Laura J Bruck

Dashboard Contact Us Privacy Policy

PrivacyArmor
by InfoArmor

ACTIVITY

- Dashboard

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Wallet Armor

Help us protect your

+ Add new item

Add Item

PLEASE ENTER ACCOUNT INFORMATION

What should we monitor?

Select Type

- Email
- Credit/Debit Card
- Driver's License
- Web Login
- Other

Item Name

We will notify you if we detect suspicious activity

If we detect suspicious activity associated with your identity, we will alert you via the methods you set in your alert preferences. For your peace of mind, you will also receive periodic updates you should review for fraud.

Save and add another

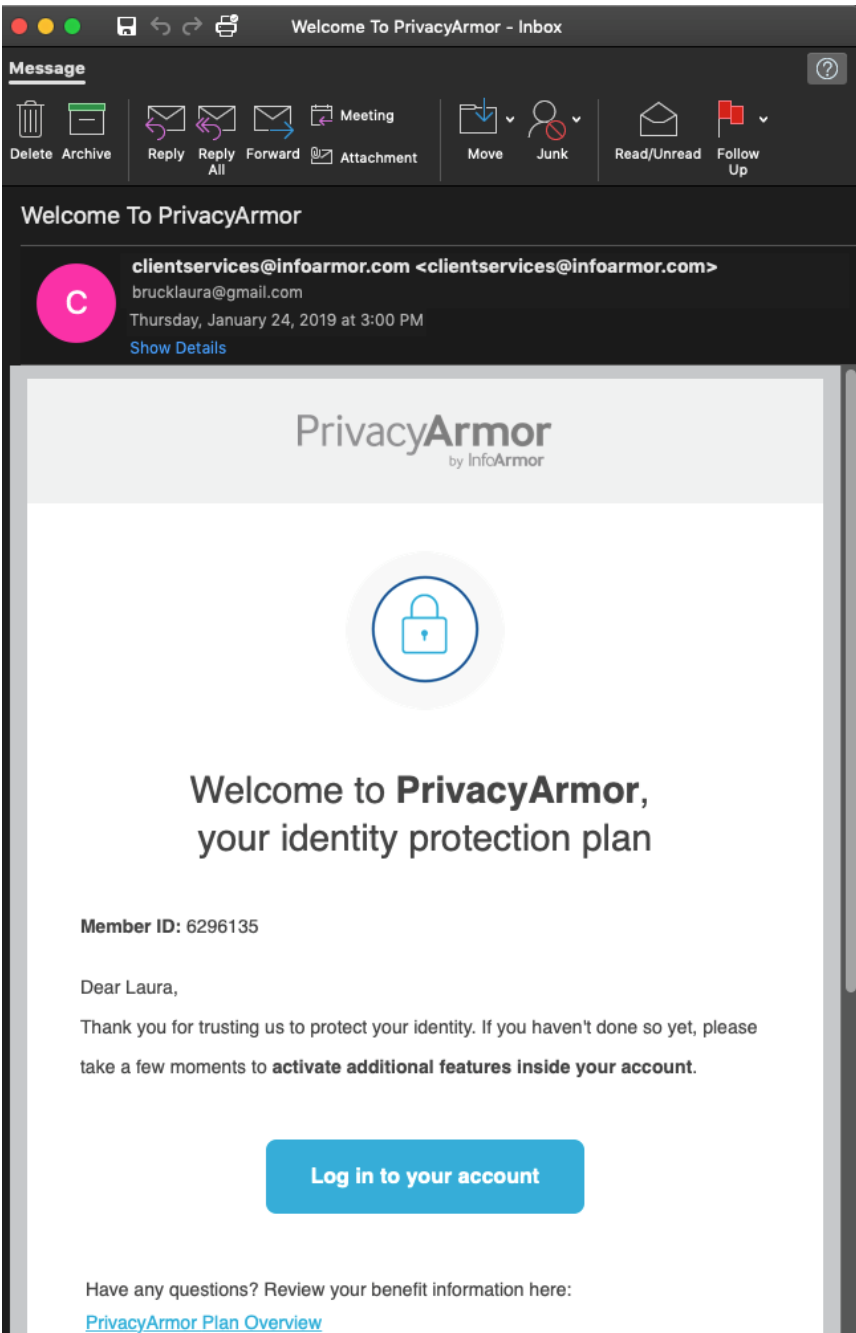
+ Add new item

Laura J Bruck

From your dashboard you can get a snapshot or access your wallet and other resources

Be sure to add your personal and financial information to the wallet to take full advantage of the service





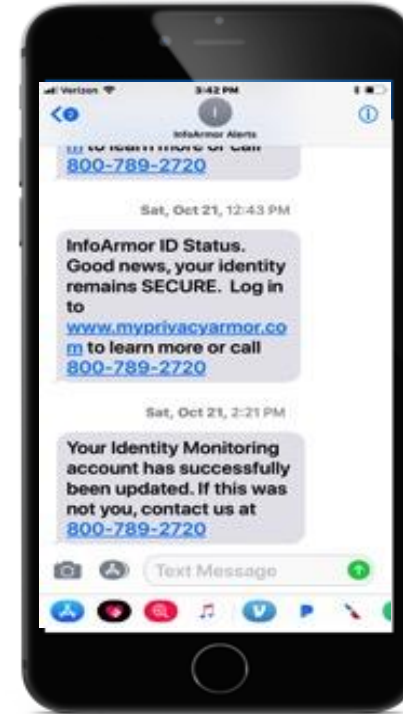
Once successfully enrolled, you will also receive an email from PrivacyArmor



Member Communication



Email Alerts



Timely Text Alerts



Victim Services

What to do when you are a victim of ID Theft



855-990-0994

What Happens if I Become a Victim of Identity Theft?

If you become a victim of identity theft, your union, OPEIU, has paid for you to receive all features for PrivacyArmor listed below. You will continue to receive Privacy Advocate Remediation, Digital Identity and Internet Surveillance in your service package.



Always Available 24/7

InfoArmor's strength is combining personalized customer care with innovative identity monitoring technology. When you contact InfoArmor with a question or concern, your call is handled by one of our specially trained and certified Privacy Advocates.



Identity Monitoring

We monitor identities to uncover identity fraud at its inception. With this feature more fraud is detected sooner, including unauthorized account access, fund transfers and password resets*.



WalletArmor

This secure, online document repository makes lost wallet replacement quick and easy. Using state-of-the-art technology, we now include real-time card monitoring of the Underground Internet.



\$1,000,000 Identity Theft Insurance Policy

If you are a victim of fraud, we will reimburse your out of pocket costs to reinforce your financial security. **



Solicitation Reduction

Guidance on how to limit exposure to fraud while reducing annoying calls, mail, and pre-approved credit offers.



High Risk Transaction Alerts

Receive alerts when someone has completed or attempted a transaction that required authentication questions to be answered.



Questions?



855-990-0994



Frontdesk@OPEIU.org



www.OpeiulDProtect.com