

SAFEGUARDING ALL CARDHOLDERS' MOST VALUABLE ASSET: THEIR IDENTITY

PREMIUM PROTECTION DELIVERING ULTIMATE CONFIDENCE



77% OF AMERICANS WORRY ABOUT THEIR PERSONAL INFORMATION BEING STOLEN.* YET THEY DO VERY LITTLE ABOUT IT.

Consumers are concerned about fraud and ID theft. But fewer than 50% of cardholders take such basic precautions as regularly changing passwords.* No wonder millions of Americans fall victim to identity theft every year. Awareness of Internet fraud and ID theft looms large among consumers, and they're looking to banks and financial institutions for solutions beyond what they do themselves. This creates the opportunity for Issuers to offer cardholders complimentary access to MasterCard ID Theft Protection**, powered by CSID®, giving them the valued assurance of MasterCard ID Theft Alerts™, Expert Assistance, Wallet Replacement Services, and more.



MasterCard ID Theft Protection** delivers comprehensive peace of mind via proactive monitoring and faster, more complete and reliable resolutions.

MasterCard provides top-tier protection services including best-in-class Internet monitoring, identity theft alerts, identity restoration and lost wallet restoration. What's more, the Enhanced Monitoring and Resolution Service expands on this protection to instill a 360° sense of confidence. To bring U.S. cardholders this benefit, MasterCard has partnered with CSID®, an industry leader in identity protection and fraud detection

Baseline identity protection services include:

- **MasterCard ID Theft Alerts™** – MasterCard utilizes advanced Internet monitoring for malicious sites, including over 3,000 “underground” websites globally. If any personal information is sold or bought online, consumers receive proactive alerts, which offer real-time detection of any potential fraud and enhanced protection regardless of the threat's origin.
- **Expert Resolution Assistance** – When an ID theft occurs, an Identity Theft Restoration Specialist will identify and cancel all missing cards/documents, and initiate restoration forms, fraud affidavits and police reports. The specialist will also help access credit reports and educate consumers on how to manage credit health.
- **Emergency Wallet Replacement** – With the specialist's step-by-step help, consumers can restore “wallet” contents (including drivers' licenses, passports and insurance cards) and protect themselves against future attacks. Hassles are reduced for consumers, and out-of-pocket costs are lessened.

Enhanced credit and ID theft solutions:

- Extended ID Coverage – alerts cardholders to leading indicators of fraud: SSNs and changes of address.
- Family Coverage – helps safeguard children's identities by alerting cardholders to suspicious activity and provides neighborhood monitoring.
- Additional Alerts – monitors the credit bureau and consumers' credit scores; provides access to credit reports.
- ID Theft Insurance Add-On – reimburses eligible cardholders for expenses associated with restoring their identity should they fall victim to identity theft.

Partner with MasterCard to provide your customers with unrivaled, no-charge protection against online fraud and identity theft.

A global array of protection services is yours in a single, affordable program. By offering your customers a premium level of online security and assurance, you bolster your cardholder relationship and further cement card loyalty.



MasterCard is ready to work with you to design an identity theft solution that brings you a competitive advantage and fits your organization's needs. To find out more, contact your MasterCard account representative today.

83%

of consumers are excited about new secure technologies helping protect their financial information. They're actively embracing new services that will keep them safe.

Source: The MasterCard Emotions of Safety & Security Survey, May 2015, n=1,000 adults

To register for alert services and to learn more, visit mastercard.us/idtheftprotection

*The MasterCard Emotions of Safety & Security Survey, May 2015, n=1,000 adults

**Certain terms, conditions and exclusions apply. Contact your issuing financial institution for complete coverage terms and conditions or call 1-800-MASTERCARD for assistance. Applicable to U.S. Cardholders only. CSID is a registered trademark of CSIdentity Corporation. MasterCard and the MasterCard Brand Mark are registered trademarks and MasterCard ID Theft Protection and MasterCard ID Theft Alerts are trademarks of MasterCard International Incorporated. ©2015 MasterCard.