array

Minimize the impact of identity theft for your customers

Meet Array's Identity Protect

84% of Americans express some level of concern about their personally identifiable information being hacked or stolen.¹ When companies respond well to fraud events, customers report higher levels of satisfaction.² Features can include:

ID Theft Insurance and Restoration

Flexible insurance from 1M to \$5M^{3,4} of protection against identity theft.

Change of Address Alerts

Detect and be alerted when there has been an unauthorized change of address.

SSN Monitoring with SSN Action Alerts

Detect and prevent identity theft occurring outside of the credit bureaus' vision.

Neighborhood Watch

Monitor up to three addresses for existing registered sex offenders and know when new offenders move into your area.

Dark Web Monitoring

Scan the web for fraudulent use of your personal information.

Financial Threshold Account Monitoring

Set and monitor personalized thresholds that align with financial goals.

Telecom Monitoring

Monitor for spoofing⁵ or vishing⁶ activity.

Surface Web Monitoring

Detect potential threats to surface information before it causes significant damage.

Social Media Monitoring

Monitor social media accounts and receive alerts when potentially negative or exposed private information surfaces on these accounts. ✓ Generate revenue

ID alerts delivered

Identity Protect

Monitored information

See Monitored information

Name

SSN Medical ID

Address

ID elements scanned

10

Last Scan Date: Dec 17, 2020

Phone

Driver's license

Bank accounts

Credit Card

Passport

2

1

0

1

Dashboard

- by leveraging Identity Protect as a premium offering
- ✓ Engage and retain customers

through a value add service

✓ Differentiate from competitors with a unique offering

Mitigate ID theft for your customers today.

Contact sales@array.com

¹ <u>A majority of Americans are concerned about the safety and privacy of their personal data,</u> Ipsos, May 2022

² <u>A new approach to fighting fraud while enhancing customer experience,</u> McKinsey, Nov 2022

³ Terms and conditions apply. The Identity Theft Insurance is underwritten and administered by AIG. This description is a summary and is solely intended for informational purposes and may not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage may not be available in all jurisdictions. Review the <u>Summary of Benefits</u>.

⁴ The Identity Fraud Expense Reimbursement benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Policyholder or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the <u>Summary of Benefits</u>.

⁵ Caller ID spoofing is a service that allows a caller to masquerade as someone else by falsifying the number that appears on the recipient's caller ID display. The scammer usually calls into a financial institution posing as their victims identity or account or to completely take over a victim's account.

⁶ Vishing is the act of using the telephone in an attempt to scam the user into surrendering private information that will be used for identity theft. The scammer usually pretends to be a representative from a legitimate business, and fools the victim into providing credit card or personally identifying information that can be used to take over a person's account or to steal their identity.