



Guardian ID Tech
STRENGTH - SECURITY - SURVEILLANCE

IDENTITY vs. CREDIT Monitoring

Proactive Instead of Reactive

Guardian's Identity Monitoring (GIM) can detect fraud up to 90 days sooner than credit based solutions as well as alert consumers to an elevated risk for potential identity fraud.

Because we are proactively searching for misuse we can reduce the damages done by identity thieves by catching the problem sooner or preventing it from happening all together. Credit monitoring is only effective once fraud hits the victim's credit report, well after damage has been done.

If our technology detects that our subscriber's personal information is at a high risk for misuse, we will take the necessary steps to protect his or her personal information to prevent identity theft. If a subscriber does become a victim of fraud, we can catch it sooner and restore his or her identity to what it was before the incident.



Identity Monitoring vs. Credit Monitoring

Credit Monitoring only catches 21% of identity theft

Guardian's Identity Monitoring (GIM) provides a more comprehensive solution to prevent identity fraud with a solution that is far superior to credit monitoring. Unlike credit monitoring, identity monitoring provides a broader range of protection by monitoring for misuse of not only credit but a variety of data sources. Our proprietary technology detects identity theft by monitoring over 700 billion data points with sources from:

- ▶ Payday loans
- ▶ Automobile and mortgage loans
- ▶ Change of address records
- ▶ New check and check reorders
- ▶ Utility accounts
- ▶ Credit card applications
- ▶ New wireless accounts
- ▶ New retail credit accounts

Credit bureau-based services inform a victim when an activity impacts their credit file. In many cases, a synthetic identity (i.e. victim's Social Security number used with a fictitious name and address) is created by a fraudster and can go completely undetected. To make matters worse, consumers are not alerted until the malicious activity posts to their credit file, potentially days or weeks after it occurred. Identity monitoring catches fraud much sooner than credit monitoring, reducing the damages.

IDENTITY MONITORING OFFERS SUPERIOR PROTECTION OF YOUR PERSONAL INFORMATION.

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