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By: Administrator

ID Theft Services Make Changes to Provide Clearer Information on their Websites

Since Consumer Federation of America (CFA) issued its April 2012 report, *Best Practices for Identity Theft Services: How are Services Measuring Up?*, which analyzed how well identity theft services provided key information to prospective customers on their websites, many of the services that were studied have made significant improvements. CFA's analysis and recommendations were based on the voluntary guidelines, Best Practices for Identity Theft Services, which the organization developed in 2010-2011 with the help of theft service providers and consumer advocates.

"We are pleased with how responsive many identity theft service providers have been to our suggestions," said Susan Grant, CFA's Director of Consumer Protection. The goal of our best practices is to deter misleading claims and ensure that consumers can see exactly what these services do and how much they cost before signing up. The best practices initiative sprang from a 2009 CFA study that raised concerns about misrepresentations, lack of clear and complet e information, and other problems.

CFA examined the websites of twenty services, nine of were members of its Identity Theft Service Best Practices Working Group at the time (for the study, CFA only looked at websites from which consumers can buy the services directly). All of the working group members whose websites were included responded satisfactorily to CFA's recommendations, as did two companies that were not working group members, Equifax and LifeLock. LifeLock has since joined the CFA working group. "CFA commends these identity theft services for their leadership and their commitment to our best practices," said Ms. Grant. "Consumers and businesses that are considering purchasing id theft services should look for those that clearly explain what they offer and don't use deceptive claims."

Some of the identity theft services are still in the process of implementing changes based on CFA's recommendations. These are the most significant improvements that have been made or are planned in response to CFA's 2012 report:

· AllClear ID (formerly Debix) modified its 100% success rate claim to reflect the fact that it refers to success in resolving cases involving *financial* identity theft, added an FAQ about its refund policy, and added a link on its product page to a summary of the insurance that is provided.

· Equifax has also added a link to a summary of the insurance benefits from its product page and provides clearer explanation of its alert options and the fraud assistance that it offers to customers if they become id theft victims.

· Experian's Protect MyID will make changes to its website over the next twelve months, which will include removing the claim to "Stop Identity Theft in its Tracks" and the reference to Medical Defense and providing a more detailed explanation of its fraud assistance.

· ID Analytics' My ID Alerts modified its claim to "Stop Identity Fraud before it Starts" and now provides a clearer explanation of the assistance that it offers to victims.

· Intersections' Identity Guard no longer includes the statement that "the entire spectrum of your private information is protected" and it now provides more detailed information about its monitoring features and the identity theft response assistance that it offers to victims, in addition to the information that was already being provided. The credit score feature now notes that the score is provided for educational purposes and are not the same scores that lenders use, in addition to the comparable statements that were already being made in the product's legal disclosures (CFA's concern was that it might not be clear to consumers credit scores that some identity theft services provide to subscribers are not exactly the same as the scores that lenders may use).

· ID Theft Assist now provides more details about its credit monitoring and options for alerts, explains that the credit scores it provides are educational, no longer uses Federal Trade Commission complaint statistics as an indicator of the incidence rate of id theft, and provides its physical address in the Contact Us section of its website.

· ID Watchdog now provides more details about its credit monitoring and options for alerts and is working to make information about its 30 day money back guarantee refund and cancelation policy more prominent.

· ID Watchdog now provides more details about its credit monitoring and options for alerts and is working to make information about its refund and cancelation policy easier to find.

· ITAC Sentinel provides more information about the options for its alerts, explains that the credit scores that it provides are educational and are not the same scores that lenders use, in addition to the comparable statements that were already being made in the product's legal disclosures, provides a clearer explanation of the identity theft response assistance that it offers to victims, and has created a link to a summary of the insurance benefits.

· LifeLock revised and updated the service description for its Internet scanning feature on its website so it no longer says that this feature helps "stop thieves before they have a chance to commit fraud." Its refund and cancelation policy is now easier to find, it provides clearer information about the assistance that it offers to victims, and it has significantly changed its guarantee to eliminate "failure or defect in our service" as a criteria for eligibility. It also now provides a very clear summary of the insurance benefits.

· Merchants Information Solutions now has a link to its refund and cancelation policy at the bottom of every web page for transparency, instead of being buried in the terms and conditions. In addition, changes were made to make the insurance details easier to find.

· Zander Insurance (id theft services provided by ID Experts) made its id theft service refund and cancelation policy easier to find and removed statistics that were old and/or unattributed.

CFA has discussed issues concerning TransUnion's Zendough site with the company but has not been able to resolve them satisfactorily thus far. EZSheild did not respond when CFA contacted it. CFA plans to reach out to the rest of the companies in the 2012 report, Citi, IdentityHawk, Identity WorldWide, Intelius, Privacy Guard, TrustedID, and Wells Fargo, later this summer. "We want to encourage these companies to embrace our best practices and improve the information they provide to prospective customers," said Ms. Grant.

Tips on shopping for id theft services and other information about id theft are available on CFA's www.IDTheftInfo.org website.