

# BUSINESS DATA BREACH & PERSONAL IDENTITY THEFT PROTECTION



Is someone pretending to be you?



# Overview



Identity theft cost businesses and individuals nearly \$60 Billion last year. USA ID Recovery offers your Dealership a Data Breach Program and provides a Fully-managed, Family solution for your employees and customers. The heavy lifting is completed by the experts rather than the victim.

Upon the discovery, the victim will call the toll free number and a Certified Recovery Advocate will be assigned. A personalized recovery plan will be implemented to restore the victim's identity to pre-theft status.

Additional personal ID Protection services can be included, such as Internet Monitoring, Lost Wallet Services, and a \$25,000 Expense Reimbursement feature.



# Roadmap

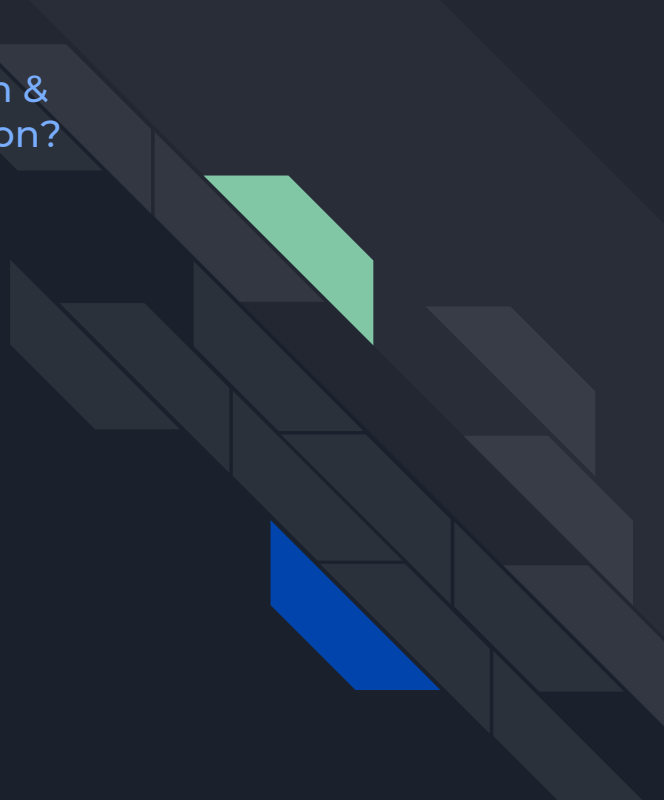


Why Data Breach & ID Theft Protection?

The Details



The Solution



# Why Data Breach & ID Theft Protection?



- GLBA of 1999 
  - Privacy Rule of 2000
  - Safeguards Rule of 2003
- Red Flag Rule of 2008 

Compliments your ISP (Information Security Plan)

Compliments your ITPP (Identity theft Prevention Program)

# Why Data Breach & ID Theft Protection for Your Business, Employees and Customers?



The Equifax hackers now have access to:

- Names
- Social Security #s
- Birth Dates
- Addresses
- Driver's License #s
- Credit Card Info



# Am I Impacted?



The recent Equifax breach affected 60% of the adult population in the United States. Much of the data the hackers possess, such as names, addresses, SS numbers, birth dates and driver's license numbers cannot be changed by consumers in order to protect themselves.

To see if *your* personal information is at risk as a result of this massive breach, go to the following Equifax link and click on the **"Am I Impacted"** button.

You will be asked to input your last name and the last 6 numbers of your SS#.

<https://www.equifaxsecurity2017.com>



# Understanding the Problem

- According to a recent Javelin Report, 16.7 million consumers fell victim to identity theft in 2017, a 9% rise from the previous year.
- E-commerce shoppers are 30% more likely to become a victim of fraud or data breach.
- You are 11 times more likely to be a victim of identity fraud if you are notified of a breach.
- 41% of ID Theft victims (without coverage) reported spending between 47 and 100 hours trying to resolve the issue. Average victim incurred \$1,800 in expenses related to restoring their ID.
- 36,000 victims per day - 25 victims per minute - new victim every 3 seconds.
- 47% of victims have difficulty getting credit or a loan as a result of identity theft.

Note: Recent Equifax breach affected nearly 148 million Americans. Much of the data breach the hackers possess, such as names, SS numbers, birth dates and driver's license numbers cannot be changed by consumers in order to protect themselves.

# Business Data Breach

- ❑ Data Breaches seen in the media point out the challenges that all companies face with regards to their reputations, customer relations and of course the federal regulators.
- ❑ Large companies have the ability to dedicate resources and people to monitor and respond as necessary to a data breach.
- ❑ Smaller companies are more vulnerable to a breach and most are ill prepared to not only identify if a breach has occurred but to also understand how to go about responding to a breach.

It is no longer a matter of “if” your business will experience a breach, but when.

43%  
2017

55%  
2018

43% of all business reported a data breach in 2017, a figure that Forrester predicts will rise to nearly 55% in 2018.\*

Of the 25M medium to small businesses in the United States, only 7% have purchased a cyber policy.\*

93%  
Unprotected

50%

For medium to small business the consequences are devastating. Among those that suffer a breach, nearly 50% go out of business within 6 months.\*

\*Sources: Risk Management Monitor, Aon Risk Solutions & U.S. Small Business Administration





# Target Audience



## Automotive Dealerships

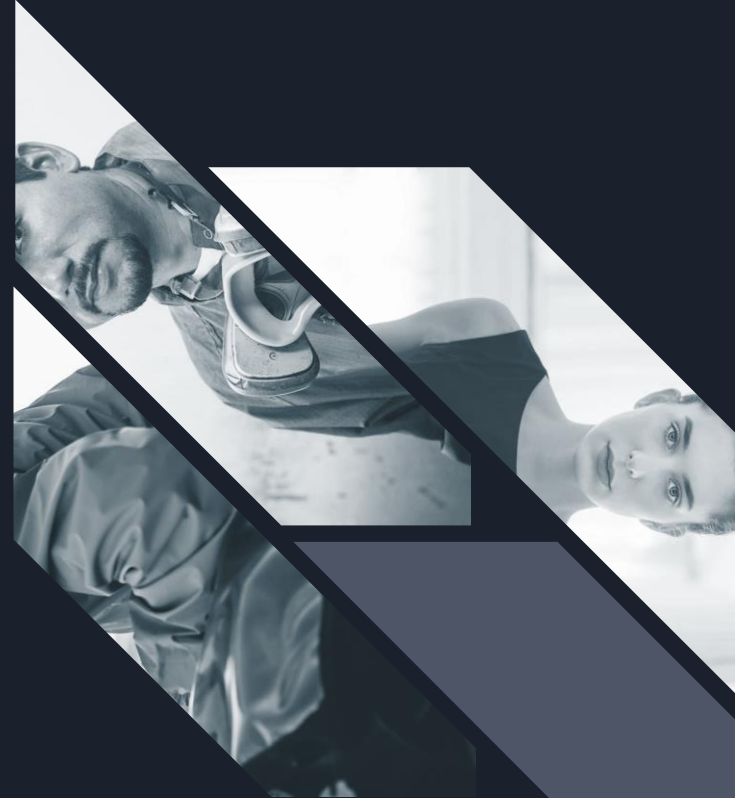
Currently in the U.S. at least 1 in 4 people will experience ID Theft.

It is likely that almost everyone entering the dealership knows someone or have themselves been involved in a data breach.

60% of the adult population were impacted by the Equifax breach in Q4 of 2017.

Being a victim of ID Theft can be one of the most troubling situations a person can experience when they have no protection plan in place.

The IRS has delayed 44,000,000 tax refunds because of identity theft.



# Program Objective

1. Provide Data Breach Protection for the dealer.
2. Revenue potential for the dealer
3. Strengthens customer loyalty by providing valuable protection services in a highly regulated industry
4. Safeguards employee / customer personal information
5. Protect the good name of the dealership and differentiate you from the competition
6. Mitigates exposures to class action lawsuits (helps mitigate exposures of FACTA and satisfies components of the Red Flag Rule)
7. Provides peace of mind



# PROTECT YOUR BUSINESS FROM DATA BREACH EXPENSES AND RISKS



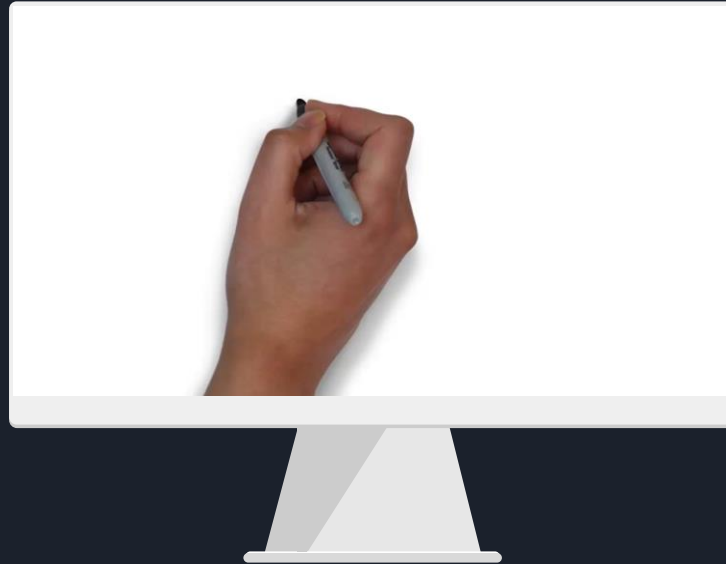
Avoid the high cost and stress that occurs after a data breach by protecting your dealership 24-7-365 through our *Identity Response Center* for Breach Protection and Response Service.

## Services Included:

- Dark Web Breach Alert Monitoring
- Dark Web Business Credential Monitoring
- 24/7/365 Identity Response Center
- Fully Managed ID Theft Protection and Monitoring for Owners and Employees
- Breach Prevention and Data Security Training
- Breach Notification Service (postal and/or email delivery of required breach notification letters)
- 2 Years of Breach Victim Identity Theft Recovery and Monitoring Service Included for Up to 100K Victims
- Breach Response Coordination Service
- Law Enforcement Coordination Service
- Data Breach Response and Call Center Coordination Services
- Public Relations / Law Firm Referral Service
- Post-Breach Computer and Network Forensic Referral and Coordination Services



# 1 Minute Explainer Video



# Available ID Program Features

- Fully Managed, Family Identity Theft Restoration
- Lost Wallet Service
- Security Freeze
- \$25,000.00 Expense Reimbursement
- Internet Monitoring
- Public / Private Database Address Monitoring
- Black Market Surveillance



# Scope of Coverage



- Customer
- Spouse or Domestic Partner
- Children Under the Age of 25
- All dependents sharing the same permanent address
- As well as those in a nursing home, hospice or deceased 12 months or less
- No limit on family size



# Service Description Summary



- Identity experts are available 24 hours a day, 7 days a week.
- Recovery Advocate develops a Personalized Recovery Plan.
- Advocate documents, disputes, and reverses all fraudulent transactions.
- Covers ID theft with no family fraud or other exclusions.
- Identity is restored to pre-theft status.
- Unlimited restorations.
- No deductible.
- 12 months of post-recovery monitoring.

☰

One of your greatest assets:  
... your identity.



Safeguarding your dealership and your customers' futures.