

Child ID Scan

Fact Sheet

Overview

On average, child identity theft victims are 12 years old when their identity is stolen¹. A child's pristine Social Security number is like gold for identity thieves who can create a whole new identity and use that number to set up credit accounts, take out loans, and of course, rack up debt. As child identity theft can go undetected for years, monitoring your child's information is key to staying on top of their security.

The **Child ID Scan from Experian** is a free, one-time service to provide parents and guardians with a way to check if a credit report exists for their child – the first key step in better protecting a child from identity theft. The scan detects for the existence of an Experian credit file associated with a child's SSN, which can often be a sign of ID theft.

Daily monitoring of a child's SSN is also included in our identity theft protection product, IdentityWorks Family Plan, along with additional child identity protection features. For more information about IdentityWorks, go to: <https://www.experian.com/consumer-products/identity-theft-and-credit-protection.html>.

How It Works

Parents and guardians can request the free Child ID Scan to identify if an Experian credit file is found with their child's Social Security number. To protect the child's information and privacy, we require new users to first complete the Experian registration and authentication process to confirm their identity.

Once enrolled, parents/guardians can then initiate a scan to see if we find any matches to their child(ren)'s SSN. Most consumers will generally receive their results in a few minutes, but some may take a little longer. The initial results of the scan will indicate if an Experian credit report is found matched to the child's SSN. If a credit report is found, the parent/guardian will be contacted via phone by a Fraud Resolution agent who will then guide them through the details of the report and advise the parent on best next steps. To protect the child's information and privacy, additional documentation may be required to verify legal guardianship before details are reviewed with the parent/guardian from the credit report found matched to the child's SSN.

Adult consumers will also receive a free Experian report every 30 days upon login and free Experian credit monitoring with alerts as part of their free Experian membership.

Steps to Child ID Protection

Research² from Experian found that there is a gap in parents' knowledge when it comes to child identity theft. 51 percent of parents, for example, feel worried that child identity theft could happen without their knowledge but admitted that they wouldn't know what to do if their child's identity was stolen.

With this in mind, here are key steps to protecting your children from identity theft:

- Check with Experian for the existence of a credit report in your child's name – the Child ID Scan is free and a one-time service. If an Experian credit file exists for your minor child, it can be frozen at no cost. Visit experian.com/fraud for more information.
- If you know of any accounts opened in your child's name, contact the business and let them know the account is fraudulent.
- File a report with the FTC online or call (877) 438-4338.
- File a police report with local law enforcement. To receive a free Child ID Scan, go to Experian.com/childscan

¹Experian Child ID Theft Report, August 2018

