



Help your customers
recover their stolen
identities while building
brand loyalty.



Fraud Resolution Services: Delivering Award-Winning Value to Your Customers



Affinity

On their own, consumers spend more than 30 hours resolving an incident of fraud¹; Experian[®] resolves most cases in less than one hour.² One American falls victim to identity theft every three seconds in the U.S.³ Coping with the aftermath of identity theft costs time and money – an average of \$2,294 per victim³. Identity theft and fraud victims may experience credit problems, banking account issues, discontinuation of vital services such as utilities or healthcare, and legal problems.



97% faster at resolving fraud than consumers resolving on their own²



Our award-winning team has resolved hundreds of thousands of fraud cases

1. 2011 Identity Fraud Survey Report by Javelin Strategy & Research.

2. Experian resolves most fraud cases in under one hour. On their own, consumers spend 30+ hours resolving fraud, according to the 2011 Identity Fraud Survey Report by Javelin Strategy & Research.

3. Federal Trade Commission's Consumer Sentinel Network (<http://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-january-december-2013/sentinel-cy2013.pdf>)

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

When you offer Experian's award-winning Fraud Resolution Services along with Identity Protection Insurance* to your customers, you'll deepen their loyalty to your brand. At the same time, you'll be offering them valuable support should they ever fall victim to fraud or identity theft.

Experian® Affinity helps you aid your customers toward recovery should their identities and financial wellbeing be compromised through fraud or identity theft.

The Power to Render the Aid Your Customers Will Need

Recovering from fraud or identity theft is a time-consuming, costly affair for anyone going through it alone. Experian's Fraud Resolution Agents can help your customers recover faster. Our award-winning, U.S.-based Fraud Resolution Team will:

- » Review all three credit reports with the customer to identify fraudulent items
- » Supply copies of letters to send to creditors, Credit Reporting Agencies and others
- » Place fraud alerts and file freezes as necessary
- » Assist while traveling internationally
- » Aid customers throughout the case (agents receive a minimum of 10 weeks training, including FCRA and ITRC training)
- » Provide agents who can be reached via phone, mail and email

Our Identity Theft Insurance* – up to \$1 million – can also help defray the costs associated with identity theft and recovery, including: covering illegal Electronic Fund Transfers (EFT), lost wages, private investigator costs, legal defense fees and more.

Experian has resolved hundreds of thousands of fraud cases. With availability 7 days a week and bilingual support, we make it easy for your organization to offer your customers experienced, award-winning fraud resolution and identity theft assistance when they need it the most.



Affinity

Put the strength
of a global pioneer
behind your brand.

Visit: experian.com/affinity

Call: 1 (888) 281-7577

Email: affinitypartner@experian.com