

The Iris[®] Platform

**Identity Protection Designed by You
for Your Customers**



Powered by Generali

Savvy organizations realize that fraudsters and their crimes aren't going anywhere, and customers are already seeking identity and personal cyber protection solutions from companies they trust – like yours.



The Identity Theft, Fraud, and Scam Problem

In the United States, nearly 40 million Americans were victims of identity fraud and scams in 2023, resulting in a \$42.9 billion loss.¹ According to the Federal Trade Commission's Consumer Sentinel Network Databook, identity theft remained one of the top consumer complaints, with reports including credit card fraud, bank fraud, loan or lease fraud, employment or tax-related fraud, phone and utilities fraud, and government documents or benefits fraud.

The unfortunate reality is identity theft and fraud are global concerns.

A global survey conducted between November 2022 and January 2023 found that around seven in ten respondents felt more vulnerable to identity theft at the time of the survey than they did just a few years ago.²

As the world becomes increasingly connected – from social networks to digital healthcare records to internet-connected devices – criminals are finding new ways to steal consumers' sensitive and personally identifiable information, making identity theft a persistent threat.

200
HOURS

Victims spend an average of **200 hours over 6 months resolving an identity theft or fraud case.**³

78%

78% of authorized push payment fraud cases start online, and **18%** start via telecommunications.⁴

39%

39% of consumers feel frustrated by the work it takes to stay safe online.⁵

Why Offering Identity Protection Makes Sense for Most Businesses

Companies across the globe are expanding their service and product lines more than ever before. The reason can be two-fold:

- ▶ **The convergence of technology and increased partnerships** has allowed more businesses to enhance their product offerings, which, in turn, has helped transform them into a one-stop shop.
- ▶ **The evolution of consumer demands and expectations** has made businesses expand their product strategy and roadmap to include resources to help address the changing needs of their target market.

Identity and personal cyber protection can help you meet your consumers' expectations.

Many companies may not initially consider identity theft protection as a value-add to offer to their customers because they think:

“There isn't a way for our business to make money from protection services.”

Iris' protection solutions enable brands to create an additional revenue stream, helping them to diversify their business and boost their bottom line.

“Developing and launching an identity protection plan will be a long and arduous task if we take on the work ourselves.”

Iris provides you with everything you need – documentation, support, sample best practices guidance, etc. – to help you launch your program when you're ready.

“My business will have to store sensitive customer data.”

You choose whether to pass data through your system to Iris via API or let us handle the data directly.

“We won't be able to design or define how the service will be delivered to our target audience.”

You know your audience best. We prefer to collaborate with you to develop your ideal identity protection experience.

Iris® Powered by Generali: Your People-First, Technology-Forward Identity Protection Partner

You control **what you want** your program to include and **how you want** to deliver it to your customers.



Unmatched Flexibility and Scalability

Iris offers the ability to create tailor-made identity protection programs because we know “standard” doesn’t cut it for most organizations.



Technology-Forward Solutions

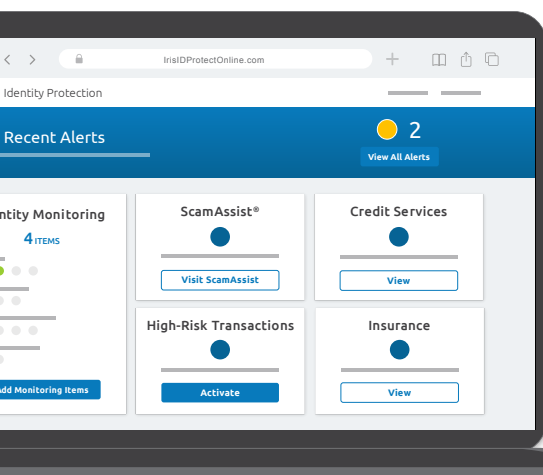
Hand-pick from over a dozen identity and cyber protection solutions and features that fit your market best.



Experiences

Deliver identity protection exactly how you want – within your existing experience via **Iris’ APIs**, a fully branded and customized **OnWatch® portal**, or with **Iris’ micro-experiences**.

Provide Identity Protection That Fits Your Target Market & Your Business



The rise in identity fraud, scams, and cybercrime has highlighted growing consumer concerns and an opportunity for global companies to help address them. Iris’ suite of identity and cyber protection solutions can help position your business as a trusted protector and provide consumers the peace of mind they deserve.

Identity Monitoring & Alerts

Iris scours the deepest corners of the Internet, searching for compromised credentials and potentially damaging use of personal information to detect fraud at its inception and warn users so they can take immediate action.

With Iris' Identity Monitoring & Alerts, your customers receive:

- ▶ **Comprehensive Data Monitoring** – Allow users to enter the data they want to be monitored on the deep & dark web, like their name, usernames, passwords, email addresses, phone numbers, financial accounts, and much more.
- ▶ **High-Risk Transaction Monitoring** – Give your customers real-time identity verification alerts for any high-risk transaction that could lead to account takeover attempts.
- ▶ **Real-Time Alerts & Expert Support** – Send your customers alerts via email and/or SMS text message – or directly in an OnWatch® portal. Our team of experts is standing by 24/7 to help resolve any identity theft or fraud incident.
- ▶ **Social Media Monitoring** – Send your customers alerts when indicators of an account takeover or inappropriate content associated with their social media profiles are detected.
- ▶ **Small Business Monitoring** – Monitor identity data associated with small businesses to help protect personal assets.

Credit Monitoring & Alerts

Iris' credit monitoring services track credit reports from the three major credit bureaus – Equifax, TransUnion, and Experian – searching for changes that could indicate fraud.

Offer your customers alerts for critical identity theft indicators:

- ▶ New account opened
- ▶ Address change
- ▶ Vantage Score change
- ▶ New auto lease
- ▶ New authorized card user
- ▶ Listed as deceased
- ▶ And much more!

ScamAssist®

A scam analysis tool that lets your customers submit dubious solicitations they've received for review online. Customers can also call our 24/7 U.S.-based team for assistance, if preferred. Our team performs expert evaluation using our proprietary scoring methodology, provides a professional assessment, and delivers personalized recommendations for next steps.**

Email Health Check

A dynamic tool that allows your customers to see if their email addresses have been compromised in a data breach and provides specific steps to remedy the uncovered security issue.

Resolution Services

Certified expertise when identity theft and fraud damage need to be addressed or resolved. With Iris' award-winning resolution assistance, you can provide customers 24/7 access to our team for white-glove identity theft and fraud support.*** Our Resolution Specialists are FCRA-, CIPA®, CompTIA Security+, and CTRMS-certified, and are measured on customer satisfaction rather than traditional KPIs like handle times, wait times, and other productivity metrics, helping to ensure every call is handled with compassion and empathy.

Personal Cyber Protection

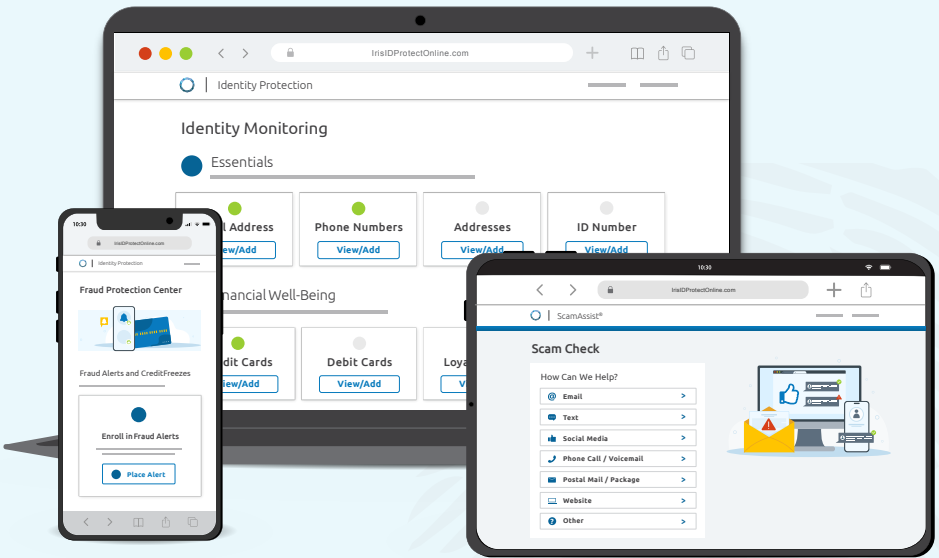
A suite of cyber protection services that includes online data protection software, home internet restoration, and expert advice and guidance to help protect, detect, and resolve nearly every cyber threat or concern.

Personal Web Defense

A virtual private network that encrypts your customers' internet traffic, helping to protect their security and privacy even on unsecured public Wi-Fi.

Up to \$2 Million Identity Fraud Insurance

Iris offers a variety of Identity Fraud Insurance plans. All plans include up to \$1 Million in Identity Fraud Expense Reimbursement and Cash Recovery for unauthorized electronic fund transfers from checking and savings accounts or Investment/Health Savings Accounts. Iris also offers an option for upgraded Identity Fraud Insurance with up to \$2 Million coverage, Home Title Identity Theft Expense Reimbursement, and Cyber Extortion Expense Reimbursement. ****

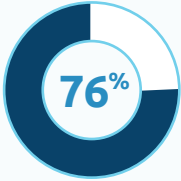


Interested in learning which identity protection solution is the perfect fit for your brand's strategy? Take the Iris Platform Solution Recommender to discover what's possible.

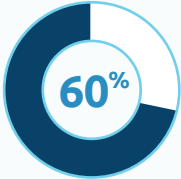
IrisIdentityProtection.com/Questionnaire

Consumers want protection from identity theft, fraud, scams, and cybercrime.

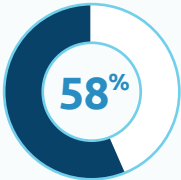
Are you meeting your customers' needs?



76% of global consumers believe that brands need to do more to protect their data.⁶



60% of consumers say they are very likely to purchase identity theft and cyber protection in the next two years.⁷



58% of consumers say they are more likely to do business with a retailer or other consumer brand if they were offered identity protection services.⁸

Contact Iris today at [BizDev@IrisIdentityProtection.com](mailto: BizDev@IrisIdentityProtection.com) to learn how you can provide your customers the protection they're seeking.

1. Javelin Strategy & Research, Identity Fraud Study, 2024
2. <https://www.statista.com/statistics/296700/personal-data-security-perception-online/>
3. The Federal Trade Commission
4. UK Finance, Annual Fraud Report, 2023
5. National Cybersecurity Alliance, Oh Behave: The Annual Cybersecurity Attitudes and Behaviors Report, 2023
6. Truata, Global Consumer State of Mind Report, 2021
7. Iris Powered by Generali, Benenson Strategy Group, ID Theft & Cybercrime Research, 2022
8. Iris Powered by Generali, 7th Annual Shopping ID Theft Survey, 2023

*Iris' OnWatch® portal launch timing may vary, as implementation timeline is dependent on client's customization and portal needs.

**Iris® Powered by Generali is not responsible or liable for the availability, safety, accuracy, or effectiveness of the techniques, products, tools, or resources used by Iris Powered by Generali in its ScamAssist® service and customers' access and use of ScamAssist is entirely at their own risk.

***Localized support based on partners' region. For example, U.S. partners' customers have access to U.S.-based Resolution Specialists.

****Identity Fraud - Expense Reimbursement, Cash Recovery Aggregate, and Investment & HSA Cash Recovery benefits are underwritten and administered by American Bankers Insurance Company of Florida, an Assurant® company, under group or blanket policies issued to Iris® Powered by Generali for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits at <https://www.irisidentityprotection.com/terms-conditions>.



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Iris® Powered by Generali is a B2B2C global identity and cyber protection company owned by the 190-year-old multinational insurance company, Generali, that feels passionately about not just developing effective identity protection solutions but also integrating them into people's lives in a meaningful and impactful way. We first opened our doors with a simple mission, *to bring customers from distress to relief – anytime, anywhere* – and went on to become one of the very first identity theft resolution providers in the U.S. in 2004. Today, we partner with some of the world's most well-known brands, protecting their people how they want to be protected, no matter where they are.