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# CyberProtect<sup>SM</sup>: Identity Watch

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Personal Information Is Everywhere.  
So Are the Criminals Who Want It.  
Protect Your Account Holders.

**CyberProtect: Identity Watch from Fiserv helps to protect consumers' private information from spying eyes. Identity Watch is different from other identity protection plans because it includes keystroke encryption software. This software stops keylogging spyware from stealing personal information and preventing exposure to identity and financial theft. This technology is so effective against cybercrime, it's the method chosen by top financial institutions and the military.**

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Keylogging spyware is one of the most common, yet dangerous components of malware. It is used to steal everything typed into a desktop or mobile device for the purpose of identity theft and financial gain. Keyloggers steal banking credentials, credit card information, health information, social security numbers, private emails and text messages. They are downloaded to a device when clicking on an infected link inside an email, text message or webpage. As a result, account takeovers were trending at the highest loss rate among different fraud types in 2020.

According to a [study](#) by Javelin Strategy & Research, account takeovers increased by as much as 72 percent over the prior year. The same study found total identity fraud had reached \$16.9 billion (USD) in 2019 with over 90 percent of breaches starting on a device. The need for enhanced device protection is critical.

An estimated

**16 Million**

mobile devices are infected with mobile malware. Keylogging spyware makes its way onto your device when unknowingly clicking infected links or downloading infected apps.

Source: "2020 Cyber Security Statistics: The Ultimate List of Stats, Data & Trends," PurpleSec, 2020.

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Account Takeovers Increased By

**72%**

Over the Prior Year

Source: "Identity Fraud Report," Javelin Strategy & Research, 2020.

Managing the impacts of identity theft can be time consuming and costly for consumers and their financial institutions. Our white glove, fully managed recovery service includes a dedicated advocate who will speak on your accountholder's behalf to investigate and get their credit back to good standing. Our solution includes a powerful \$50,000 personal identity theft policy. In addition to reimbursing legal fees, lost income, health insurance fraud and other expenses that banks do not cover, this policy also covers for stolen funds. Protect consumers' identities and keep everything they type, text and email private.

## Key Features and Benefits:



### Keystroke Encryption Software

\*License key for three PC or mobile devices. Compatible with Windows, Android and iOS

- Guaranteed to block the capture of keystrokes on any PC or mobile device
- Unlike antivirus which identifies only known catalogued malware, keystroke encryption protects from zero-day (unknown) keylogging malware
- Ensures privacy for emails and other sensitive information

### Unlimited Dark Web Scanning

- Unlimited 24/7 access to Dark Web Scanning
- Immediate results provide a report of email account(s) found. Helps you stay proactive and up-to-date on the security of your account credentials
- Provides steps you can take to protect your account credentials from being used to access other sites such as banking and credit cards

### Early Warning Identity Theft Monitoring

- Monitors millions of public and private database records to identify possible instances of identity theft, including changes to your personal information like name, address, SSN, phone number and so on
- Email and SMS text message alerts notify you about any suspicious activity

### Credit Monitoring

- Provides you with peace of mind that your credit file is being monitored 24/7/365 for new activity
- Receive alerts directly to your Email account and/or mobile phone, allowing you to review the alert details immediately to reduce your risk exposure
- Secure online access to review all credit alert details

### Score Tracker

- Track your score over time to see how your score changes and why it changed
- Stay informed of any change to your score

### Fully Managed Recovery

- Dedicated recovery advocate works on your behalf to perform all tasks necessary to restore your identity
  - Submits disputes on your behalf
  - Criminal investigation assistance and evidence capture
  - Creates law enforcement grade case file
- Identity Care Account provides a convenient means to track the progress of your identity theft case securely 24/7/365

### Identity Theft Policy

- Restoring one's name and good credit is a time-consuming and expensive process
- ID Theft coverage provides assistance and financial relief up to \$1 million for stolen funds, identity restoration costs, legal defense expenses and lost wages

## The Identity Watch Difference

- Keystroke encryption is so effective against cybercrime, it's the method chosen by top financial institutions and the U.S. Air Force
- Using keystroke encryption helps protect customer privacy by preventing and protecting where identity theft often begins – on your device
- Keystroke encryption protects what antivirus software can't. Keyloggers are nearly impossible to detect with antivirus. In fact, 72 percent of security attacks happen because antivirus is unable to detect the malware
- Banks and credit card companies now offer free credit scores, alerts and monitoring. Our proactive approach is different in that it fills the holes that exist in identity theft protection

## Why Identity Watch?

Nearly 60 million Americans have been victim of identity theft. In many cases, this has affected their banking security. By offering a unique Identity Protection Plan at a fraction of the current market prices, financial institutions can:

- Increase consumer satisfaction
- Build trust, strengthen accountholder engagement and protect consumers
- Reducing fraud and its associated risks
- Gain new revenues while decreasing the number of account takeovers and stolen funds caused by keylogging attacks on a device





## Keystroke Encryption:

### A First Line of Defense for All Online Activity

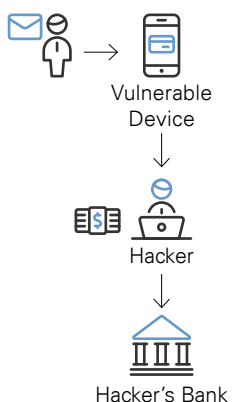


## How Does It Work?

### Keylogger Use Case in Bank Account Takeover

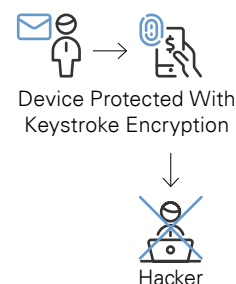
#### Online Banking Threat

- Bank customer gets phished, installs keylogger
- Keylogger steals online banking username and password
- Using previously stolen email credentials, hacker receives "change password" request and locks bank customer out of the account
- Hacker transfers funds to his own bank




#### Customer Protected

- Bank customer gets phished, installs keylogger
- Keylogger is unable to steal keystrokes
- Hacker receives no useful information, preventing the breach in its tracks



# Connect With Us

For more information about  
CyberProtect: Identity Watch  
and other Fiserv solutions:

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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