All ID Watchdog members will receive this email.

This email explains how to access their membership dashboard.

We can support members who don’t have email or don’t wish to provide it with paper statements delivered via US mail.

Members can easily activate their account on the phone with our customer service reps.
1. Click on online activation link

**Once the Account Holder completes this process, minor dependents are automatically “authenticated”.
The first screen will ask for 3 pieces of information:

- Zip code
- Last 4 digits of SSN
- Date of Birth
ACTIVATION NOTES

Adult Subscribers and dependents
- All Adult subscribers and dependents should register their own accounts.
- All Adult individuals will use their own SSN and DOB and Zip Code in order to register, not the Employee Sponsors details.
- If ID Watchdog was not provided with an SSN by your employer you will need to contact us directly in order to provide us this number and activate your account – you will not be able to activate online.

Minor Dependents
- Minor dependents will be considered “Activated” once their guardian whose plan they are under activates. They do not need to individually activate.
- Minor dependents do not have a “dashboard” due to COPPA laws – but will receive alerts at their parents email address.
- Alerts will be addressed over the phone.
- When a minor turns 18 they can contact ID Watchdog by phone to be provisioned with their own dashboard.
If for some reason ID Watchdog does not have your SSN and/or Date of Birth on file, for EITHER an Adult or a Minor the subscriber will be unsuccessful in advancing to the next screen.

Call 1-800-970-5182
Screen 2 will ask for Basic Information, some of which is pre-populated based on enrollment information ID Watchdog receives.

Create a Username, Password and Security Question/Answer for Member account

Click “Create My Account”
In order to ensure the individual is who they say they are, we administer an industry-standard verification procedure called “Knowledge Based Authentication.”

Anyone having problems can always call us for help.
NOTES on KBA Questions

Knowledge based authentication uses questions that are difficult to answer and generally cannot be answered by items commonly found in an individual's wallet. Also known as “out of wallet questions”. These questions are asked to ensure that we are only showing your personal and private information to you.

These questions are derived from composite of information pulled from commercially available data sources such as credit reporting agencies, public records.

These questions must be answered on the first pass and in a timely manner or you must call us in order to activate your account.

Additionally, if for any reason we cannot collect enough data in order to automatically generate the questions you will have to call us in order to activate your account. This might occur for example if you have recently changed your name, or are a minor that has just turned 18.
Once your account has been activated, you’ll receive a welcome email (or letter via US Postal if you wish) from us letting you know that we’re working on your behalf.
An alert is sent out when we detect a change or other suspicious activity that might be indicative of Identity Theft an alert warning a user of potential fraud - sometimes within minutes of it’s occurrence - before the damage has been done.

1. We immediately send a **RED** email or letter.
2. We call you.
3. We will send another **RED** email / letter at the end of the month in which the activity was detected.
4. We can also send SMS text message alerts to a cell phone

When we connect with you, discuss what we found. If the activity is suspicious, we’ll discuss our plan to fix it for you.
Every month thereafter, you’ll receive a “GREEN” email / letter if we haven’t detected any changes or activity related to your identity.
A “red” monthly summary is sent if we previously detected a change or other suspicious activity that might be indicative of Identity Theft an alert warning a user of potential fraud.
A request for information will be sent if ID Watchdog is missing critical account information.