

Iris® Deep Dive: The Resolution Process

Different types of identity theft require different paths towards resolution. Some cases are resolved promptly once the contested charges or accounts are cleared (and the customer receives a clearance letter), and others may require more intricate processes and action from both the Iris Resolution Specialist and the customer. This is more frequently the case when it's identity theft involving government institutions.

CALL IN

1 Customer calls in, selecting Identity Theft Resolution option from the phone menu.

EMAIL

Customer sends in email or submits online form. An Iris specialist replies, setting up a designated time for their call.

2 The Resolution Specialist collects customer information, typically including customer name, email address, street address, plan number, and reason for the call.

3 After getting all details of the incident, the Iris specialist will:

- Educate the customer about identity theft
- Explain routine protective measures available to the customer (i.e., fraud alerts, FTC complaint, Opt-Out, ID Monitoring, Credit Monitoring, etc.) and obtain customer preference on each
- Assist the customer in filing a police report

4 Customer completes and returns authorization forms, including legal affidavit, and provides police report number. The affidavit allows Iris to:

1. Lawfully act on their behalf
2. Directly place all the needed safeguards when possible
3. Dispute unauthorized/fraudulent activities with any third party (when permitted)

5 If applicable, at this time, the specialist also directs the customer to request a credit report from the bureau and return it to the specialist.

Specialist can take certain protective actions on the customer's behalf, such as:

- Submit the customer's signed affidavit to authorities
- Contact creditors to obtain information and/or dispute accounts

6 Specialist provides customer guidance on relevant protective actions for customer to take themselves, such as:

- Notify institutions to replace stolen cards
- File a Federal Trade Commission (FTC) complaint
- Opt out of pre-screened credit offers
- Set IRS PIN to prevent tax fraud
- Unemployment State Report
- Place a credit fraud alert, credit freeze, utilities freeze, or banking freeze

7 Specialist also provides education on how to protect against future fraud.

8 Specialist designs a strategic follow-up plan:

- Acting as liaison between customer and any third party involved
- Ensuring that things are handled the right way and moving in the right direction

Follow-up routine (typically weekly) focuses on keeping customers updated throughout the process.

9 Specialist takes final steps to confirm the case is fully resolved, regardless of the type of identity theft faced. If relevant, this may include a final credit report review or similar verification actions.

Note that the above resolution process is specific to U.S. customers only.

