

Affinion Outlook

KEEPING AN EYE ON SUCCESS

1

The recession will lead to more identity theft scams, since identity thieves always find a way to use difficult economic times to their advantage.

3

The number of individuals with no criminal history who will begin to explore the crime of identity theft for financial gain will increase.

5

Medical identity theft will rise as high unemployment and high medical insurance costs cause uninsured people to use the coverage of friends, relatives, or strangers to get medical care.

7

Individuals will fall victim to Governmental identity theft after they apply for government

Top 10 Fraud Predictions for 2010

For 9 straight years, identity theft has topped the charts in number of consumer complaints according to the FTC. And, from looking at the '10 predictions, the crime will continue to grow. As the new year begins, the time for a comprehensive identity theft solution for your account-holders is now.

Affinion is the leader in identity theft solutions. With more than 35 years of experience, we have consistently stayed ahead of the identity theft curve. Our identity theft solutions help your customers *prevent, detect, and resolve* identity theft-related issues while helping you strengthen customer acquisition, loyalty, and satisfaction and improve overall customer engagement and profitability.

There are multiple ways fraud can occur which is why we offer a solution combatting many of the key methods used by identity thieves. Arm your account-holders with the protection they need:

PREVENTION

- Access to set credit bureau fraud alerts to help prevent against new account fraud
- Fraud education website with resources and tips on fraud prevention

DETECTION

2

Identity thieves will take advantage of high unemployment rates by tricking jobseekers with fake job listings and work-at-home scams.

4

Child identity theft and identity theft cases perpetrated by people close to the victim – such as friends, roommates, and fellow workers – will increase in tough economic times.

6

Insider identity theft will increase due to the failure to secure workplaces to prevent identity thieves from gaining access to personal information contained in databases or paper files.

8

Criminal identity theft – when one individual uses another's personal information to avoid having a criminal record – will grow, leading to loss of

assistance and benefits using their own Social Security Numbers (SSNs), leading to complications with government institutions.

9

Social media identity theft will increase, allowing identity thieves to hack social media accounts with “phishing” to create infected links or false pages to steal personal information from users and their “friends.”

- 24/7 online credit/debit card fraud monitoring
- Access to credit reports and scores
- Ongoing daily monitoring of credit activities with quarterly "no hits"

RESOLUTION

- Identity theft insurance
- Comprehensive fraud resolution service provided by skilled, dedicated FCRA-trained caseworkers
- Payment card protection with 24/7 one-call convenience to report lost/stolen cards for cancellation and replacement
- Access to robust, online step-by-step instructions to resolve fraud

[Click here](#) for more information on Affinion's fraud protection and customer engagement solutions.

Source: mybackgroundcheck.com. *Experts Make Top 10 Theft Predictions for 2010*. Dec. 2009

employment and benefits, and to arrests of identity theft victims.

10

Over the next two years, identity theft crimes – and the number of victims – will increase unless changes are made in information security, especially to the current system of identification that has few safeguards to protect consumers.