

Identity Theft Protection Platform

Generali Global Assistance, which has provided identity theft protection services since 2003, has named its new identity theft protection platform Iris. It offers prevention, monitoring, alerts, and



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resolution support through an online dashboard that consolidates all of the information and resources that users require. The dashboard delivers credit scores and reports, protection tips, and information on how to opt out of preapproved credit card offers, direct mail campaigns, and marketing phone calls. Also available is a suite of digital privacy protection software, including antiphishing, antimalware, and password protection tools.

The service, which is available to card issuers and others on a white-label basis, aims to detect fraud at its inception by monitoring compromised credentials and personal information, including on the deep web, where websites are not accessible to search engines, and the dark web, where website IP addresses have been intentionally hidden. Experts at Generali Global Assistance who specialize in the field of anonymous site infiltration use algorithms to identify threats and access those websites. They also infiltrate third-party

botnets, which can be used to aggregate data that has been stolen. A botnet is a network of computers infected with malicious software and controlled as a group without their owners' knowledge. Alerts are sent to customers by text, phone, or email when any suspicious activity is detected, including compromised credentials, credit profile changes, high-risk transactions, new payday loans, or new utility accounts.

Iris customer service is provided by Certified Identity Theft Risk Management Specialists — CITRMS, who are trained and certified by the Institute of Consumer Financial Education. They handle notifications to creditors, communications

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with law enforcement, credit freezes, lost wallet assistance, emergency cash and travel arrangements, and other services. Generali Global Assistance also provides up to \$1 million in identity theft insurance for recovery expense reimbursement.

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