



Fully Managed Identity Fraud Recovery Membership

Company Information

Company	Merchants Information Solutions (In Business since 2/15/1912)
Better Business Bureau Rating	A+

How it Works

A toll-free number will be provided to Red Auto Members/client for reporting identity Theft and identity compromise incidents.

When an incident is reported a specialist, known as an Identity Theft Recovery Advocate, will be assigned within a day to the Member and will follow the case to completion.

The Recovery Advocate will:

- a. Provide counseling to the Member regarding possible actions to take based on the facts of the case.
- b. If fraud is present, provide an overnight package or secure email transmission of the forms necessary to activate the Recovery Services.
- c. Notify the three major credit bureaus in order to place fraud alerts, and the Member's affected creditors and financial institutions if there has been an Identity Theft incident. The Advocate will also provide assistance with filing a Police Report.
- d. Access credit reports from three bureaus and review credit files with the Member in a secure environment in order to identify any suspicious or fraudulent activity.
- e. Create and maintain a detailed case file to document the identity theft or compromising incident reported, any financial institutions, bill collectors, government agencies and law enforcement agencies that are affected or involved in the case.
- f. Additional databases will be researched to determine if other issues are present that have not surfaced at the initial point of discovery.
- g. Update the case file with activities performed by the Advocates in the research and resolution of the case.
- h. As needed for the case, review other databases to determine if there is any additional fraud being perpetrated using the Member's identity that is not credit related.
- i. When appropriate, provide assistance with obtaining and reviewing the Consumer's Social Security Personal Earnings and Benefits Statement or other government subsidy documentation.
- j. Provide information to the Federal Trade Commission, law enforcement crime databases and government agencies as appropriate as permitted by the Member.
- k. Research and identify potential damage to Member's Identity, dispute fraudulent transactions and any other activity that adversely affects the Member, obtain clearances and document removal of fraudulent activity from credit files and public records, when legally possible, and diligently strive to restore the Member's identity to pre-event status. Note, credit score after the Services are performed may be higher or lower than the previous score but will most likely not be exactly the same.
- l. Other assistance as the Recovery Advocate might reasonably be able to offer a Member on a case by case basis as determined by the Identity Recovery Advocate.
- m. Access to credit monitoring activation for 12 months after the case is closed.
- n. Such other assistance as may be agreed upon by the Recovery Advocate and Member.

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At RED Shield, we do things differently. At RED Shield, we concentrated on making one easy-to-use platform for all of your sales products, eliminating the need to log in to multiple websites with additional passwords for each product or service. From our one website, you will not only have access to all sales products, but you will be able to view live time reporting. Few companies offer a one-stop platform such as this, making RED Shield truly unique.