# Identity Guard Review

## Every year, about 10 million Americans face a problem such as identity theft. And they lose huge amounts of money as a result of such fraud. Such losses are explained by the fact that surveillance of telephone scams and destruction of accounts is not effective enough to protect your data. Therefore, people are looking for a program that provides reliable and multi-functional protection to stay one step ahead of criminals. Such functions are provided by the Identity Guard program. We will look at the mechanism of work, the pros and cons, as well as features in the Identity Guard review.

## What is Identity Guard

### Identity Guard is a service that provides protection and recovery of private identity. The principle of working is not limited to standard monitoring, but expanded with the IBM Watson scan, which helps to detect all threats and provide the necessary protection. The service monitors all components of personal data around the clock and, upon detection of a potential threat, sends quick alerts via a mobile application or to an e-mail address. Identity Guard guarantees the elimination of problems such as Synthetic ID Theft, Child ID Theft, New Account Fraud, Credit Card Fraud, Account Takeover Fraud, Tax Fraud, provides manager support until the end of the process of recovery.

### Best for

### For families and people who are looking for decent software with constant monitoring of personal data security.

### The list of pros and cons

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| Pros | Cons |
| - Easy to install and use. | - Drawbacks in the functionality of the cheapest and most expensive plan |
| - Has mobile apps for Android and iOS | - No money-back guarantee |
| * - 6 plans with different functionalities, including family plans
 | - No round-the-clock tech support |
| - Lost wallet protection |  |
| - Keyboard encryption and antivirus software |  |
| - IBM Watson scanning |  |

### Highlights of Identity Guard

* Dark Web Monitoring
* Identity Guard Insurance
* Identity Guard Credit, Privacy and Address Monitoring
* Identity & Social Security Number Alerts
* Alerts on Crimes in Your name
* Investment Activity Alerts
* Reimbursement for Stolen Funds and Other Financial Coverage
* Safe Browsing Tools
* Anti-phishing Mobile App
* Ease of Use
* Identity Guard Support and Customer Service

## Identity Guard Package Features

Identity Guard provides 6 subscription plans. Among them are 3 plans for individual use and 3 for the family. All Packages have a standard feature set:

IBM Watson Artificial Intelligence

$1 million insurance with stolen funds reimbursement

Risk management score

U.S.-based dedicated case manager

Online identity dashboard

Each plan is available both as computer software and for mobile applications on iOS and Android. More advanced types of subscription Total and Premier have more advanced functionality. When you purchase a plan for a year, the service provides a 17% discount. Now more about each plan.

### Identity Guard Value

### It is the basic plan that provides comprehensive personal protection for individuals interested in wide monitoring. In addition to the main functions, the plan includes notifications about Personal information on the dark web, High-risk transactions, Personal threats detected by Watson Artificial Intelligence, and Additional tools for protection: Anti phishing mobile app and Safe browsing extension. The cost of the plan is $ 8.99 / mo for individual use and $ 14.99 / mo for the whole family. If you buy an annual subscription, the price is $ 90.00 per year ($ 7.50 / mo) and $ 150.00 ($ 12.50 / mo), respectively.

### Identity Guard Total

### Total package provide advanced identity protection for individuals interested in credit information, with all of the features of “value” and Monthly credit score. Identity Guard Total has additional features, such as:

### Alerts about 3-Bureau Credit Changes: You will be notified of changes to your credit profile like new credit inquiries, public records, and more.

### Alerts about Bank Account Takeovers: all users are notified when changes occur in the account, such as your name, address, or email address are made or a new account holder is added to your bank accounts.

### Alerts about Checking and Savings Account Applications: the service monitors national banks, regional banks, local banks and credit unions, and if you see the use of your data to open a new account, you will be notified.

### The cost of the plan is $ 19.99 / mo for individual use and $ 29.99 / mo for the whole family. If you buy an annual subscription, the price is $ 200.04 per year ($ 16.67 / mo) and $ 300.00 ($ 25.00 / mo), respectively.

### Identity Guard Premier

## It is the most expensive and advanced plan, and it includes all the features of Total and more. Additional plan features include Social Insight and Credit Score reports. These functions are not very important, but if you want to completely control all processes using your personal data, then they will be useful to you.

## Credit Score & Report: This feature provides a monthly Credit Score and an annual credit report with information from Equifax, Experian, and Transunion.

## Social Insight Report: this includes analyzing your Facebook profile to get an assessment of your online image and recommended actions to improve it using IBM Watson.

## The cost of the plan is $ 24.99 / mo for individual use and $ 34.99 / mo for the whole family. If you buy an annual subscription, the price is $ 249.96 per year ($ 20.83 / mo) and $ 350.04 ($ 29.17 / mo), respectively.

## We recommend using the Identity Guard Total Package, as it has all the necessary functions and the best price.

## Identity Guard Free & Trial

## Unfortunately, Identity Guard does not offer its users a permanent free trial version, however, the service often conducts marketing campaigns and provides a Free & Trial period as part of advertising. You can find out about such promotions by contacting the hotline or on the website itself in the "Terms of Service" section.

## A free trial is available only to those who use this service for the first time. But not even all new users can use this service, since Identity Guard often changes its Terms of Use and the right to refuse to register an account for any reason, including providing a trial version.

## As for the duration of the trial period, the service does not indicate such information. Typically, identity theft protection services offer a 7- or 30-day free period. Therefore, if you want to use the function and at the same time do not pay money for the extension, then specify the information in the Identity Guard support service.

## Identity Guard Features and Services

### Identity Guard has a number of features that distinguish it from other services of a similar segment. One of the key features is the use of IBM® Watson ™ artificial intelligence. This AI is necessary for the full functioning of the monitoring services. A little more about them below.

### Identity Guard and IBM Watson AI

IBM Watson AI is an impressive technology that has found its using in Identity Guard. Its main function is to identify potential data theft points, and especially Dark Web monitoring. Watson is the core that tracks your social security number, name, and more. If any sources mention your data, you will be notified of the threat. This way you can keep track of everything that happens and prevent theft or crime before it happens.

### Dark Web Monitoring

### Identity Guard uses IBM Watson AI primarily to monitor the Dark Web. Everyone knows the scandals associated with this part of the Internet: shadow transactions, the sale and leak of personal information. And just because Dark Web is most often the place where private data is drained, Identity Guard pays attention to its monitoring. Upon detection of your SSN, credit card numbers, financial account numbers, health insurance number and much more in black markets and forums, the service notifies its users of the threat. This is quite an important function, because services that bypass Dark Web miss a lot of threats to your data. Therefore, it is better to bother and choose a service such as Identity Guard, to be sure that the data of your credit cards and other documents will not fall into the hands of attackers and will not be sold to third parties.

### Identity Guard Insurance

### In addition to preventing identity theft, Identity Guard also provides assistance in recovering theft or recovering damages. Of course, such a function is available if there is confirmation on your part or the service itself has detected theft. In this regard, there are quite a few nuances that you should familiarize yourself with directly on the service website.

### To cover losses, Identity Guard provides up to $ 1 million identity theft insurance. In addition, in addition to insurance, you will be allocated a personal manager who will accompany you and advise you until the end of the process. This is convenient enough if you are not familiar with such matters. But to get acquainted with all the conditions still does not hurt.

### Identity Guard Credit, Privacy and Address Monitoring

### Identity Guard provides its users with credit monitoring based on credit scores and reports based on data from three major credit bureaus: TransUnion®, Experian® and Equifax®. Monitoring of credit ratings is available upon purchase of Total Plan, and monitoring of full reports with data from credit bureaus is provided upon purchase of Premier Plan. Due to the fact that reports are available only for the last 6 months, but they are not particularly effective in indicating identity theft. These functions are useful for financial planning, however, additional funds are not worth it.

### In addition to Credit and Privacy Monitoring, the service provides address monitoring to help detect fraud in advance.

### Identity & Social Security Number Alerts

### When registering with the Identity Guard system, you will need to provide your Social Security Number. For the most part, this is necessary to protect your data. The service monitors your SSN to notify you if it is spotted on the Dark Web or falls into the hands of a scammer.

### Alerts on Crimes in Your name

### With Identity Guard, you will be instantly notified if someone tries to use your data. This also applies to the name, because crimes are often committed, and fraudsters hide behind someone else's name. In order to avoid the success of fraud by cybercriminals, the service carefully monitors your data for occurrences in various places, for example, when applying for a bad credit or in the Dark Web, and notifies you if any threat has been noticed.

### Investment Activity Alerts

Не нашла информации

### Reimbursement for Stolen Funds and Other Financial Coverage

### In addition, Identity Guard offers assistance in recovering stolen wallets and not only helps to save credit cards and obtain new identifiers, but even allocates about $ 2,000 in cash to recover. This feature is available starting from the second package and is very convenient for those who have encountered a wallet theft while being far from home.

### Safe Browsing Tools

### For its customers, the service provides Safe Browsing an extension for anti-malware protection for Safari, Chrome and Firefox, which includes privacy settings. They guarantee safe surfing on the Internet and can even determine cybercrime in some cases. Attackers will not be able to get your data and accounts if you put them on the status of "private". This is one of the necessary steps to prevent identity theft.

### Anti-phishing Mobile App

### In addition to browser protection, Identity Guard has an anti-phishing mobile app for iOS and Android. Even in the background, apps help to keep your identity safe while shopping online and surfing the Internet. Applications are also able to monitor your profiles in social networks to detect suspicious activity or protect your account from hacking.

### Ease of Use

## Despite the fact that Identity Guard has a lot of functions and services, it is very simple to use both on the site and in applications and extensions.

## The site is very concise and has a nice design, all information is divided into blocks and easy to find, but not detailed and contains only basic facts. The service also has its own blog, which contains up-to-date information on how to protect your data from theft. The site is very convenient to switch from an individual to a family plan, as well as compare them with each other. It simplifies package selection based on your needs.

## To register both on the site and in the application, you need to enter basic information about yourself: email, password, address and name, after which you will need to confirm the purchase of the plan.

## After registration, you will be able to access the Identity Guard Dashboard. There is nothing superfluous on it, only the necessary information: alerts for activity, threats and dark-web information.

## Before using Dashboard, you will need to pass a test of 32 questions that require information about income, bank associations and more to protect against theft. After the test, you will also have a watchlist available, where you can find additional settings and fill out information about yourself: your SSN, phone number, name, date of birth, email address and address are captured during signup.

## Switch between tabs and make settings quickly and easily. The service really worked hard for the convenience of its customers.

## Identity Guard Support and Customer Service

## Support block is located in the top menu bar and is fixed throughout the entire time, even if you switch between tabs or scroll through the page. Identity Guard Support is a hotline number, FAQ, and usage help.

## Despite the fact that the support service is quite developed and has different forms, there are minor flaws.

## The FAQ does not contain complete information for beginners and the page with questions is often not available. A telephone hotline does not work around the clock, but on certain days and hours. Therefore, if you go out to get additional information, you need to choose the right time and contact the operators. They cope with their responsibilities and counseling perfectly.

## The alert system also works at the highest level. All notifications come instantly as a threat arrives and are saved in history.

## Final Verdict

As a result, Identity Guard is an excellent service that protects your data from leakage. Based on IBM Watson AI, it provides monitoring of all areas where personal information can be used and instantly alerts you to detected threats.

Regardless of which plan you choose, you will receive reliable protection and support, as well as compensation for possible loss of personal information and personal manager. A distinctive feature is that discount plans are provided for the whole family: so you can be sure that your children, parents, and other relatives can feel relaxed and not worry about the fraud of the attackers.

Identity Guard has earned high marks and popularity among users. Have you had any experience using this service? What are your impressions?