Online Banking REPORT

OBR 144 & 145 (double issue) Credit Monitoring Services: The robust business case for financial institution distribution

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Abstract:

Financial fraud and identity theft have had a great run in the media during the past five years. While the hysteria has subsided a bit, security remains top of mind with consumers around the world.

Worldwide, tens of millions of users have been victimized by financial fraud. Much of it involving credit and debit cards. The cost to consumers and financial institutions runs in the tens of billions annually.

And it's not just the money involved. Victims of fraud, especially those impacted by full-bore identity takeover, experience substantial disruptions as they work through the tedious process of clearing their names and restoring their credit files. In extreme cases, victims have been denied jobs, insurance coverage, and loans.

All this attention to security provides financial institutions with an excellent opportunity to position themselves as the universal "fraud protector," delivering peace

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Sizing the U.S. market: Ten-year forecast

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P&L

Vendors

Equifax Experian TransUnion Fair Isaac Intersections Affinion Mighty Net

Scorecard: Credit Monitoring at the 100 largest U.S. retail banks

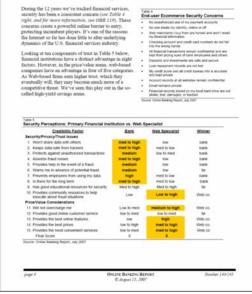
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of mind for a reasonable price. And by helping users detect fraud early on, you reduce your own exposure. It's a true win-win.

Sample Page

CONSUMER BEHAVIOR

| Building | Customer | Trust | |
|----------|----------|-------|--|
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Companies Mentioned

Affinion (Cendant/Privacy Guard), Bank of America, Equifax, Experian, Fair Isaac (MyFICO), Intersections Inc (Identity Guard), Mighty Net, National City Bank, PayPal, SunTrust, TransUnion (TrueCredit),