

Debix Fraud Defense™ Benefit Summary Sheet

BENEFIT	
Description	Help stop identity theft <i>before</i> it happens. The Debix Identity Protection Network™ goes to work the moment that matters most: when a thief could be attempting to get credit in someone else’s name. A credit issuer can choose to trigger a Debix Fraud Alert warning call to the member. Members use their personal security code to authorize the credit or decline it.
Key Benefits to Member	<ul style="list-style-type: none"> • Easy online registration. • During the initial registration process, the member can choose to receive a phone call at one of the three phone numbers they provide to set up their Voice Key and PIN. • Only credit issuers see the members “Debix Fraud Defense Safe” phone number. The Members personal phone numbers do not become public information. • If the member or an imposter applies for a credit card or loan, the credit issuer can contact the member to receive approval. • If the member does not authorize the credit, the account will not be opened and the fraud is prevented.
Eligibility	Current members of programs that include Debix Fraud Defense and all joint account holders.
Provider	Debix Inc., headquartered in Austin, Texas, is dedicated to protecting consumers and the organizations that serve them from identity theft. Their network processes over 10,000 Instant Authorization requests for new credit accounts every month.
How Member Receives Benefit	<ul style="list-style-type: none"> • Members receive an insert in their New Account Kit that includes a unique Activation Code. • Member goes online to register using their Activation Code. • A confirmation email will be sent to the Member. • The member will be assigned a unique Debix Fraud Defense Safe phone number. • Within 2-4 weeks the member receives an ID card with their Debix Fraud Defense Safe phone number. • They may also receive a letter from each of the three major credit reporting agencies confirming that their fraud alert has been set. • Debix Fraud Defense automatically renews the member’s fraud alerts every 90 days.
How to Use This Benefit	<ul style="list-style-type: none"> • To complete the activation process the member must call to set up their Voice Key and PIN. They have the option to do this while registering online, or when they receive their ID Card in the mail. • When applying for a line of credit, the issuer will see the members Debix Safe Phone number on their credit file. • The credit issuer may choose to trigger a request to the member using the Debix Safe phone number listed in the members credit file. Please note that the credit issuer can choose to use reasonable steps, other than a phone call to verify identity. • During the registration process the member was asked to provide a primary phone number as well as two others. The Debix Fraud Defense Instant Authorization System will call the primary number first. If there is no answer, the system will leave a voice mail message and proceed to call the second and then the third phone number if necessary. • If the member receives a call from Debix Fraud Defense, they will hear a recording of their own voice. This is the Voice Key they set up during the activation process. • Next, the member will hear the name of the credit issuer and the credit representative followed by the type of loan that has been applied for. • If the loan application is legitimate, the member enters the PIN they created during the activation process. • If the loan application is fraudulent, they can push the star key and the transaction is stopped immediately.
Contact Information	<p>To access the Debix Fraud Defense website: www.debixfrauddefense.com (Member will need their unique Activation Code to enter the site.)</p> <p>For questions regarding Debix Fraud Defense: 1-800-538-9621 (Mon – Fri, 7 AM to 8 PM CT)</p>