

Card Benefit Description

ID Navigator Powered by NortonLifeLock helps keep eligible Visa cardholders informed about potential threats to their identity. No one can prevent all identity theft, so should the unexpected happen, a dedicated U.S.-based Identity Restoration Specialist will help by providing guidance and next steps so cardholders can act quickly.

How This Card Benefit Program Works

Visa cardholders must enroll to use NortonLifeLock. They can choose the complimentary ID Navigator benefit, or a more robust NortonLifeLock product at a special discounted price. The steps for the enrollment process are outlined below:

- Cardholders go to cardbenefitidprotect.com and enter their Visa debit or credit card number to confirm eligibility.
- Upon confirmation, the cardholder is directed to a custom NortonLifeLock landing page for benefit enrollment.
- Cardholders enter their personal information for monitoring and receive an enrollment confirmation.

Once enrollment is complete, the cardholder is directed to the Member Portal to view and manage the new benefit. Notifications and alerts are sent to cardholders via the LifeLock identity mobile app, or by text, phone¹ or email depending on the preferences cardholders set up when they created their account.

When a cardholder receives an alert or notification and a link is included, the cardholder can click on the provided link, which will take them to more detailed information on the event and next steps or best practices that may help to minimize the impact to their identity.

Services include:

- **Dark Web Monitoring:** Continuously patrols the dark web and sends notifications to cardholders if their personal information is found. During enrollment, cardholders choose what information is monitored, and they can update this information at any time.
- **Data Breach Notifications:** Sends notifications via email to cardholders on large-scale breaches so they can act quickly should a breach affect their personal information.
- **Stolen Wallet Assist:** Provides guidance to help cardholders cancel or replace debit or credit cards, driver's licenses, Social Security cards, insurance cards and more if their wallet is stolen.
- **One-Bureau Credit Monitoring Alerts:**¹ Helps keep cardholders on-top of their credit to help detect fraud more quickly. Alerts are sent so they are aware of key changes to their credit file with a major credit bureau. During enrollment, cardholders choose preferred communication channels for alerts (e.g., text, email, phone² and mobile app push notifications).
- **Privacy Monitor (NEW for ID Navigator):** Gives cardholders greater control of their online privacy. It scans popular data broker sites for cardholders personal information and guides them through opting out.
- **Credit, Bank and Utility Account Freezes:** Provides instructions and links to quickly freeze credit, bank and utility files with each consumer reporting company to help protect cardholders against criminals opening unauthorized accounts in their name.
- **Restoration Assist:** U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. Pacific time with guidance and next steps to assist cardholders should they become a victim of identity theft or other suspicious activity.

Note: Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

- **U.S.-based Member Services and Support:** This is available Monday to Friday 6 a.m. – 6 p.m. and Saturday 7 a.m. – 1 p.m. Pacific time.

Note: No one can prevent all cybercrime or all identity theft.

¹ This is the cardholder-facing disclaimer that must be included in all consumer-facing content discussing this credit feature: "Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment."

² Phone alerts made during normal local business hours.

Additional Cardholder Assistance

NortonLifeLock provides support for cardholders who need additional help.

- Member Services and Support is available during the following times:

- Monday through Friday, 6 a.m. – 6 p.m. Pacific time
- Saturday: 7 a.m. – 1 p.m. Pacific time
- Cardholders can contact Member Services and Support via their ID Navigator dashboard which can be accessed via web or the LifeLock Identity mobile app.
- Cardholders can also reach out to NortonLifeLock at [Norton.com/visahelp](https://norton.com/visahelp).

Benefits

ID Navigator Powered by NortonLifeLock can help to fill a key cardholder need in the marketplace today—and an identity theft protection benefit could help address that need:

- Eighty-five percent of consumers across 10 countries say they are concerned about data privacy.³
- There's a victim of identity theft in the U.S. every three seconds.⁴
- In a Visa U.S. Credit Benefit Research study, identity theft protection benefits ranked third in customer preference out of 46 benefits tested.⁵
- LifeLock is a leader in identity theft protection and is the most used identity theft protection service of the Visa cardholders who currently subscribe to an ID theft service.⁶

³ Global data based on an online survey of 10,003 adults in 10 countries conducted by The Harris Poll on behalf of NortonLifeLock, November - December 2021.

⁴ Based on an online survey of 5,008 U.S. adults (including 1,019 U.S. adults who have ever experienced identity theft) conducted by The Harris Poll on behalf of NortonLifeLock, January 2022.

⁵ Visa Credit Benefit Refresh Benefits Research 2020.

⁶ VisaNet - May 2019.