METHOD AND SYSTEM FOR IDENTITY THEFT PREVENTION, DETECTION AND VICTIM ASSISTANCE

Abstract

A method and system that offers an identity theft prevention/detection service combined with a comprehensive victim assistance program. The identity theft prevention/detection service includes electronically monitoring an account associated with a customer for potential fraudulent activity. During the monitoring, potential fraudulent activity related to the account can be identified using fraud indicators. Once fraudulent activity is determined, the identity of the customer associated with the account can be verified. The verification can be done using information obtained from the customer with information obtained from the account associated with the customer. A credit report can be obtained and reviewed with the customer and a credit specialist. The credit specialist can be associated with a credit bureau or a commercial bureau. After reviewing the credit report, the case specialist can assist the customer in rectifying the fraudulent activity.

Figure 1