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FOR IMMEDIATE RELEASE:

MasqMe.com Prevents Identity Theft Beyond Fraud Alerts and Shred-fests!

Pleasanton, CA - October 26, 2009 - "There are many more opportunities to prevent identity theft than simply setting fraud alerts. Our Social Security Numbers are over-exposed in the corporate and healthcare sectors" says the founder and developer of MasqMe, Daniel Martinez. "Corporate identity theft is up a whopping 67%! More can be done! MasqMe.com has a solution! MasqMe.com is the first Network of consumers and merchants working together to prevent Identity Theft!"

MasqMe provides you with a comprehensive suite of services designed to give you maximum security for preventing identity theft. First, our Social Security Numbers should be kept private and only given to appropriate personnel of a corporation (e.g., Accounts, CFOs, CPAs). We should not give it to salespeople, brokers, customer service representatives, or lower-level employees of any company when applying for credit! We shouldn't even have to use it when we get support. To make matters even more insecure, our Social Security Numbers are completely accessible to internal employees at many levels, being exposed unnecessarily.

Disguise yourself to prevent identity theft™

At MasqMe, we believe this process should be done more securely, protecting your identity. MasqMe accomplishes this by allowing the merchant to check your credit through MasqMe.com, using a "temporary disguise that members generate through their control panel, not by using the Social Security Number. The tri-merged credit report comes from the same sources; Equifax™, Experian™ and TransUnion™ with all of your credit history shown. The only major difference is, you don't have to give your Social Security Number to the salesperson unnecessarily and your Social Security Number is blocked out (**_*_*_*_*) on the credit report to prevent identity theft! (The FTC appreciates this!). Legally, the finance company that is servicing the loan requires the Social Security Number. The MasqMe system allows you to provide your Social Security Number directly to the finance company through a secure internal messaging system. But, that's only "after" you've been approved for the loan. Not before, not unnecessarily and not with lower-level employees that legally do not have a need to know it. And since the finance company is a member of MasqMe, they employ MasqMe's best practices on the storage of your identification within their system.

Because MasqMe prevents our member's social security numbers from being needlessly exposed, each member undergoes a "vetting" process to ensure they're who they say they are. This process protects our members, MasqMe and the member merchants from fraudulent account creation. Through the member's control panel, they are asked to upload their State Drivers License, or State Identification Card into the MasqMe system which is used as proof of identity during a credit check (an image of ID is displayed behind the credit report from Equifax, Experian and TransUnion) and as an anti-phishing mechanism.

Personal Health Record Management

Another innovative product only offered by MasqMe is the Personal Health Record management system. This secure system is designed with the same principle in mind except, MasqMe allows you to store your personal health record. If you need to share your personal health record with your physician, you simply generate a temporary disguise that your physician uses to download it. Your physician can then easily update your record once complete and upload it back into the MasqMe storage solution. This interaction of course, requires that your physician be a member of the MasqMe network. Please note, you're encouraged not to place your Social Security Number on your health record to prevent identity theft.

3-in-1 Fraud Alerts

Through the control panel, you can also manage your own fraud alerts. And, it's completely lawful, as the member does it themselves, not an employee of MasqMe.



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Alternate Identifier

In alignment with the Social Security Administration of the U.S., MasqMe encourages the use of alternative identifiers, as in many cases corporations use the SSN as the primary, which is very insecure. MasqMe generates a unique identifier automatically when a new member joins, that can be used by member merchants as an alternative method of authenticating the member in their system. It's more secure to ask for the "last four" of an alternate ID of some kind, then the actual "last four" of our social security numbers!

Inviting-a-merchant (Network of consumers and merchants working together to prevent identity theft)

As the first company to bring consumers and merchants together to prevent identity theft, our members are able to invite merchants to join the identity masquerade much like you would when inviting someone to join Twitter™ or Facebook™. From the control panel, members can send automatic email invites asking merchants to sign up with MasqMe to check their credit more securely to prevent identity theft.

Personal Security Patch

One of MasqMe's most important services is the Personal Security Patch. Because our identity is stored in so many places (utility company, cellular company, bank, employer...) it's important that we seal personal security holes like we would with software. Not all companies prioritize prevention. MasqMe member merchants are asked to adopt MasqMe's best practices in the protection of identity theft for our members that happen to be their customers.

Red Flag Rules Compliant – FTC.gov

As the FTC strives to engage corporations to implement Red Flag Rules, MasqMe's credit reporting feature has the prevention of Identity theft built-in. Merchants are encouraged to pull credit for their customer's using MasqMe since the credit reports themselves only contain pertinent information for making a sound credit decision, keeping the social security blocked from unnecessary exposure. Storing a credit report from Equifax, Experian and TransUnion that was generated through MasqMe.com maintains privacy for the consumer, while protecting the merchant in the event of loss.

Much much more!

MasqMe also provides thorough internet black market scanning, that scours the internet for our member's identities, Opt-out features; removing our members from direct mail and email lists, restoration services in the unfortunate event of becoming a victim, security alerts and news sent directly to the member's control panel, security tips, a link to our FREE software bundle to prevent malware and viruses from infecting our member's computers, and excellent customer and merchant expertise.

MasqMe is the next evolution in identity theft prevention designed to protect your identity through credit checks, the storage of your identity, health records management and so much more! Take back control and join the masquerade!

For more information, visit MasqMe online at: <http://www.masqme.com/>.

Contact:
Daniel Martinez
dmar@masqme.com
P: 510 755 4676

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