Array Product Feature Descriptions

Feature	Product Family	Feature Description
$1M Insurance + Restoration	Identity Protect	Up to $1M of identity restoration protection against identity theft.
Change of Address Monitoring	Identity Protect	Detect an alert when there has been an unauthorized change of address & subsequent re-directing of mail.
Dark Web Monitoring	Identity Protect	Scan the web for fraudulent use of your personal information. (aka Datasweep monitoring on IDCS)
SSN Monitoring	Identity Protect	Detect and prevent common identity theft events outside what is on your credit report.
Authentication	My Credit Manager	Knowledge based authentication.
Credit Alerts	My Credit Manager	Receive alerts when your credit profile changes. Alerts are sent when bureau sends and displayed in the component.
Credit Report	My Credit Manager	Receive a full credit report from a bureau.
Debt Analysis	My Credit Manager	Display total balance, monthly payment and debt-to-income ratio calculator.
Disputes	My Credit Manager	Directly Dispute a tradeline with the bureau, submit reasons for dispute, and hear back on status of the dispute with a new report pull via our api. Enroll and cancel dispute enrollment as well with the api.
Enhanced Credit Alerts	My Credit Manager	Bureau specific credit alerts, include additional credit monitoring activity tracking for users.
Score	My Credit Manager	View a credit score from a bureau.

Score Factors	My Credit Manager	Get detailed insights into the six major credit score factors.
Score Ingredients	My Credit Manager	Score Factors equivalent product for FICO scoring
Score Simulator	My Credit Manager	See how credit scores might be impacted by future actions or behavior.
Score Tracker	My Credit Manager	Uses the retrieve score endpoint to show users a history of their score in the experience for every report refresh the user interacted with.
Snapshot	My Credit Manager	Quickview product, currently only actively sold powered with TUI. Provides a "snapshot" of your credit report.