

Connecticut

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BBB Business Review



THIS BUSINESS IS NOT BBB ACCREDITED

Affinion Group, Inc.

Find a Location

Phone: (203) 956-1000

Fax: (203) 956-8789

[View Additional Phone Numbers](#)

6 High Ridge Park, Stamford, CT 06905

<http://www.affinion.com>

[View Additional Web Addresses](#)



On a scale of A+ to F

Reason for Rating

[BBB Ratings System Overview](#)

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Description

Affinion Group, Inc. offers membership, insurance and loyalty products through automatic renewal subscription programs including credit monitoring and identity theft resolution services, as well as online discount programs for retail merchandise, travel, automotive and home improvement.

BBB Accreditation

This business is not BBB accredited.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

Reason for Rating

BBB rating is based on 13 factors. Get the details about the factors considered.

Factors that *lowered* the rating for Affinion Group, Inc. include:

- Government action(s) against the business

Factors that *raised* the rating for Affinion Group, Inc. include:

- Length of time business has been operating
- Complaint volume filed with BBB for business of this size
- Response to 1016 complaint(s) filed against business
- Resolution of complaint(s) filed against business

Customer Complaints Summary

[Read complaint details](#)

1016 complaints closed with BBB in last 3 years | 236 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising/Sales Issues	95
Billing/Collection Issues	538
Delivery Issues	14
Guarantee/Warranty Issues	4
Problems with Product/Service	365
Total Closed Complaints	1016

Additional Complaint Information

BBB files indicate that this business has a pattern of complaints concerning automatically renewed memberships. Affinion Group, Inc. markets its services on a one month trial basis. If the customer does not cancel his/her membership by calling a toll-free number prior to the end of the trial period, the business automatically renews the membership and charges, depending upon the program, a monthly or annual fee to the customer's credit card. The membership is automatically renewed on a monthly or yearly basis unless canceled by the customer. If consumers do not wish to renew their membership, they should make note of the end of the trial period and call prior to it.

[Read Complaints](#) | [Definitions](#) | [BBB Complaint Process](#) | [File a Complaint against Affinion Group, Inc.](#)
[See Trends in Complaints on Affinion Group, Inc.](#) | [View Complaints Summary by Type Pie Chart on Affinion Group, Inc.](#)

Customer Reviews Summary

[Read customer reviews](#)

1 Customer Review on Affinion Group, Inc.

Customer Experience	Total Customer Reviews
Positive Experience	0
Neutral Experience	0
Negative Experience	1
Total Customer Reviews	1

[Read Customer Reviews](#) | [Submit a Customer Review](#) | [See Trends in Customer Reviews on Affinion Group, Inc.](#)

Government Actions

State of CT vs. Affinion Group, Inc., Trilegiant Corporation and Webloyalty.com, Inc.

Date of Action: 10/10/2013

The following describes a government action that has been resolved by either a settlement or a decision by a court or administrative agency. If the matter is being appealed, it will be noted below.

On October 10, 2013, the State of Connecticut, Office of the Attorney General and Department of Consumer Protection, announced that the state has joined with 46 other states and the District of Columbia in a settlement with Stamford-based Affinion Group, Inc. (Affinion) and its subsidiaries, Trilegiant Corporation and Webloyalty.com, Inc., to settle allegations that the companies misled consumers into signing up and paying for discount clubs and memberships.

Affinion and its subsidiaries run multiple discount clubs and membership programs offering a variety of services, including credit monitoring, roadside assistance and discounted travel. The companies market these programs through a series of agreements with "marketing partners," – well-known banks and retailers through which the companies present their programs to consumers, often immediately after a consumer has engaged in a transaction with that partner.

The companies charge a monthly fee for their programs, which continues until consumers affirmatively cancel. Consumer complaints allege that they were charged by the companies without authorization or knowledge, and some consumers had difficulty cancelling or getting a refund when they learned they were being charged. The states' investigation identified several

misleading marketing practices, including lack of clear and conspicuous disclosure that the charges were from the companies, the reason for the charges and the reoccurring nature of charges. Two specific marketing practices - "live" checks and online data pass - are expressly prohibited per the settlement terms.

The companies will establish a fund of approximately \$19 million to provide refunds to some consumers who received unauthorized charges for their programs. In addition, a \$25,000 separate payment will be made to the state of Connecticut.

The States included in the settlement are Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming. The District of Columbia also joined.

Further details regarding the Stipulated Judgment between the state of Connecticut and the companies are available on the CT Attorney General's office website at www.ct.gov/ag.

Consumers who believe they were improperly charged by Affinion, Trilegiant, or Webloyalty can file complaints with the Office of the Attorney General at attorney.general@ct.gov or by calling (860) 808-5400.

What government actions does BBB report on?

Advertising Review

BBB has nothing to report concerning Affinion Group, Inc.'s advertising at this time.

What is BBB Advertising Review?

Additional Information

BBB file opened: October 17, 2005

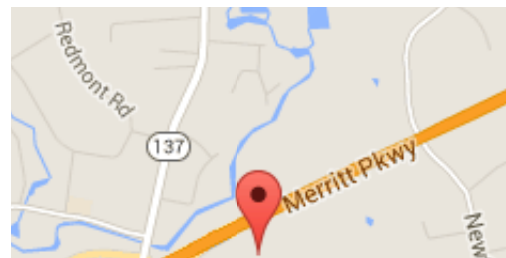
Business started: 01/01/1973

Business started locally: 01/01/1973

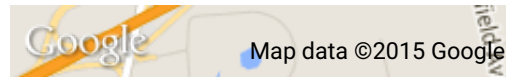
Business incorporated: 03/31/2009 in DE

Licensing, Bonding or Registration

This business is in an industry that may require professional licensing, bonding or registration. BBB encourages you to check with the appropriate agency to be certain any requirements are



currently being met.



[Directions](#) | [Enlarge](#)

These agencies may include:

Insurance, State of CT Dept. of

153 Market St, Hartford CT 06103

Phone Number: (860) 297-3900

Motor Vehicle, State of CT Dept. of

60 State St, Wethersfield CT 06109

www.ct.gov/dmv

Phone Number: (860) 263-5055

mail@dmvct.org

Type of Entity

Corporation

Business Management

Mr. Todd Siegal, CEO

Mr. Jason Anderson, Customer Relations

Mr. Andrew Charwat, Sr. VP

Mr. Rick Fernandes, Co-President/Affinion & CEO/Global Retail Solution

Mr. Mark Gibbens, CFO

Mr. Bill Graham, EVP, CMO

Ms. Trisha Hoffman, Manager Customer Relations

Ms. Sloane Levy, Executive VP, General Counsel and Secretary

Mr. Nathaniel Lipman, Executive Chairman

Mr. Fred Rodriguez, Executive VP

Mr. Steve Upshaw, CEO Affinion North America, COO Affinion Group

Contact Information

Customer Contact: Ms. Trisha Hoffman, Manager Customer Relations

Principal: Mr. Todd Siegal, CEO

Business Category

Buying Clubs & Group Purchasing Service

Marketing Consultants

Alternate Business Names

Accidental Protection Plan

AD&D

Advantage

Advantage + Checking
Advantage Bestbank
Advantage Guaranty Bank
Affinion Group Holdings, Inc.
Affinion Group North America
Apple Super Value Plus
Apple Value Plus
Autovantage
Autovantage Enhanced
AutoVantage Gold
AutoVantage Gold Spanish
Bank of America Privacy Source
Bank of Marin ID Protect
Basic Identity Theft Protection
BBV ID Theft Protection
Benefits Package
Benefits PKG
Bonus Pack
BSB ID Protect
Buyers Advantage
Buyers Enhanced
Buyers Ultimate Advantage Citi
Capital Star Rewards
Carolina Plus Package
Charter One Secure Basic
Charter One Secure Complete
Charter One Student Money Bundle
Charter Rewards
Chase Premier Travel II
Cheap Tickets Gold
Checking + Package
Checking Advantage
Checking Extras
Checking Plus
Checking Rewards
Checking With Benefits
Choice Benefits
Choice Hotels Travel Club
Ciitzens Secure Bank
Citizens Secure Complete
Citizens Secure Basic

Clever Clubhouse
Compass Identity Safe
Complete Auto 360
Complete Home
Complete Home Enhanced
Complete Package
Complete Savings
Credit Alert
Credit Alert from Privacyguard
CTB55 + Club Bonus Gold Pack
CU Fraud Protect
Datafrog
Deal or NO Deal Club
Desert Passport
DO MORE
Elite Excrsions Enhanced
Elite Excursions
Enhanced Fraud Protection
Enhanced Fraud Protection Plus
Enhanced Identity Theft Protection
Enhanced Savings Plus
Everyday Advantage
Everyday Cooking at Home
Everyday Guest
Everyday Privileges Gold
Everyday Values
Everyday Values Gold
F.Y.E. Backstage Pass VP
Family Benefits
Fifth Third Identity Alert
Fireguard
First Benefits Banking
First Class Checking
Firstday Member Alert
FirstSecurity
Focus ID
Forum's Savings Plus
Forward 50
Fraud Defense
Fraud Defense Plus
Fraud Finder

Fraud Plus
Fraud Plus Card Patrol
Fraud Plus Identity Protection
Fraud Plus Protection
Fraud Prevention Plus
Fraud Protection
Fraud Protection Plus
Fraud Protector Plus
Fraud Secure ID
Fraud Sentinel
Free Scores and More
Frontier Value and Protection Plan
Golden Club
Granite Business Elite
Great Fun
Great Fun
Great Options
Guaranty Guardian
Hard Working Fraud Protector Plus
Hard Working Value Package
Health Allies
HealthSaver
Heritage Protection Plus
Hospital Accident Plan
Hospital Indemnity Plan
Hot-line Credit Card Bureau of America
Hotline
Hotline Enhanced
ID Advantage Plan
ID Armor
ID Defense
ID Guardian
ID Protect
ID Protection
ID Protection Program
ID Revive
ID Secure
ID Theft Guard
ID Theft Shield
Identity Fraud Protection Plus
Identity Guardian

Identity Protect
Identity Protect Plus
Identity Protection
identity Protection Package
Identity Protection Plus
Identity Protector
Identity Safe
Identity Safeguard
Identity Secure
Identity Shield
Identity Theft Defense & Protection
Identity Theft Guardian
Identity Theft Protection
Identity Theft Protection by Privacyguard
Island Security & Savings Program
iWatch
Jeff Davis Bank Fraud Defense
Just For Me
Liberty Shield
Livewell
Loss Wallet Protection
Mac's Rewards
MB Identity Assure
Mega Checking
Members Advantage Checking
Members Gold Checking
Members Protection Plus
Membership Value Plus
MobileSure
Moneysave
National Card Registry
National Home Protection Alliance
Netmarket
New Horizons Fraud Protection
NHPA
Nix Check Cashing
Old Point Extras
Onguard
Optum Health Allies
OurCompleteHome
PC Safety Plus

Platinum Checking
Plus Advantages
Plus Package
Popular Benefits
Popular Business Benefits
Premier Checking
Premier Package
Premier Protect
Premium Checking
Pricebuster Savings
Privacy Guard
Privacy Lock
Privacy Plus
Prosperity ID Secure
Protect and Save
PSE Secure
Purchase Protection Premier
Regions Identity Protect
Reservation Rewards
Rewards Package
Safe & Secure
Safe Member
Safe Theft Shield
Salin Secure
Save & Secure
Saver's Rewards
Savers Advantage
Savers Rewards
Savings Bundle
Savings Circle
Savings Network
Savings Plus
Savings Rewards Plus
SecureAll
Secured Identity
Services in Sync
Shopper Discounts and Rewards
Shoppers Advantage/Net Market
Sierra Sentry
Signature Benefits
Simple Issue Term Life

Simply Rewards
Small Business
Small Business Central
Smart Guard
Smart Guard Plus
Smart Package
Star Protection Package
Super ID Protection
The Plus Package
TLG
Total Fraud Protection
Towperks
Tracemyid.com
Travel Value Plus
Travelers Advantage (branded Dollar)
Travelers Advantage (branded Thrifty)
Trilegiant Corporation
Tristar Rewards
Ultimate
Ultimate Package
Ultimate Value Option
Value Checking
Value Pack
Value Package
Value Plus
Vantage Identity Protection
Wallet Security
Wallet Security Plus
WalletShield
Wellness Extras
Wilmington Trust Total Protection
Wireless Pass
Worry Free ID
Xpert Tech Line
YVB Identity Shield

Business Management

On January 14, 2011, Affinion, Group, Inc. acquired Webloyalty.com, Inc. making Webloyalty.com an indirect, wholly-owned subsidiary of Affinion Group, Inc.

BBB maintains a separate BBB Business Review on Webloyalty.com, Inc. The review may be obtained online at www.bbb.org, or by calling 203-269-2700 extension 2.

QUICK LINKS
What is a BBB Business Review?
BBB Reporting Policy
About Enhanced Services
File a Complaint against Affinion Group, Inc.
Interested in Accreditation?
Accredited Business Directory

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Submit a Customer Review
See trends in Customer Reviews for Affinion Group, Inc.

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