

Global Fraud and Identity Solutions



Our solutions are unique in their ability to deliver insights from global shared intelligence, helping organizations confidently unlock opportunities by building trust, reducing fraud risk and improving customer experience.

Make more confident risk decisions with robust intelligence



Combined physical, digital and behavioral biometrics intelligence



Global shared intelligence through the LexisNexis® Digital Identity Network® platform



Machine learning and modeling

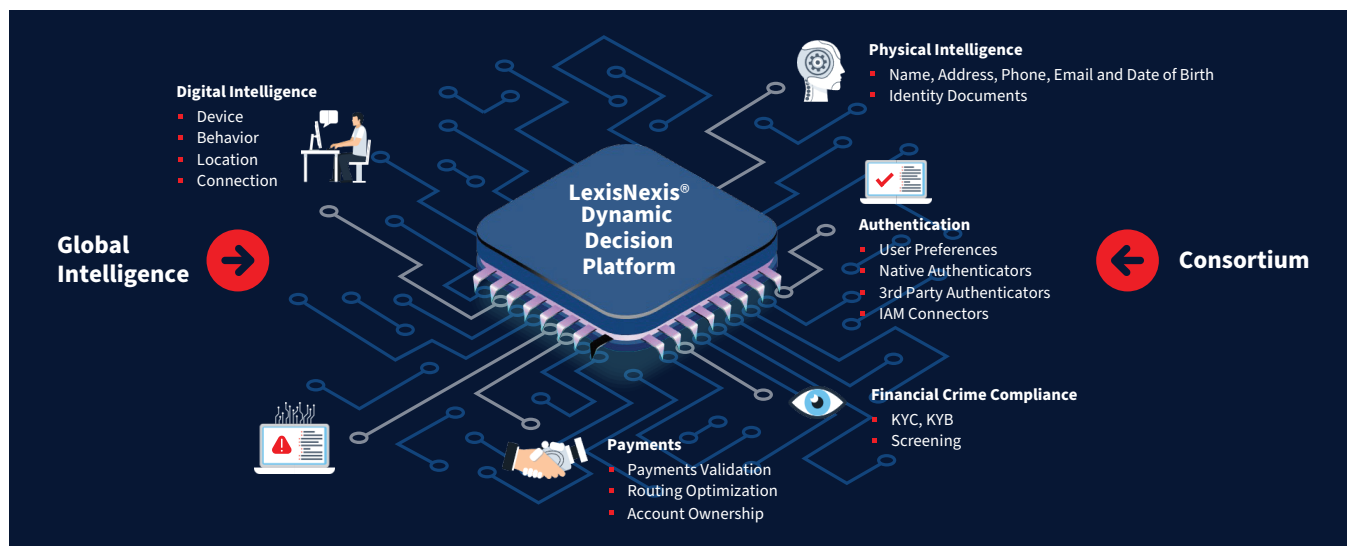


Consortium and intelligence sharing

Prevent fraud and increase trust with insights that help you:

- Establish the trust of customers and the transactions they perform
- Reduce unnecessary friction for trusted customers and increase user satisfaction
- Prevent fraud, identify risk and ensure compliance

LexisNexis® Risk Solutions Fraud and Identity Platform Vision



Our LexisNexis® Dynamic Decision Platform uses digital identity intelligence, behavioral analytics, machine learning, external data sources and case management to continually help our clients improve their decisions about risk and trust.



Digital Intelligence

Solutions and Benefits

Description

LexisNexis® ThreatMetrix®

Make confident trust and identity decisions across the entire customer journey

- Powered by the LexisNexis® Digital Identity Network® platform, a crowdsourced intelligence database aggregating more than 75 billion global transactions each year, including logins, payments, and new account creations
- Near real time decision analytics
- Market leading analytics with clear-box machine learning and case management
- Investigation and review, including case management, forensics and reporting capabilities to better route and resolve high-risk events
- Helps make well-informed trust and identity decisions, without adding unnecessary friction for genuine customers
- Automate next step actions including 3rd party system updates

LexisNexis® Emailage®

Use email intelligence, alongside other input variables, for powerful online fraud risk scoring

- Powered by the LexisNexis® Digital Identity Network® platform, a crowdsourced intelligence database aggregating more than 75 billion global transactions each year, including logins, payments and new account creations
- Email risk assessment with 200+ response attributes and digital confidence scores. Some examples include; email status, email activity, identity association, email lifespan, email reported fraud, IP address and more
- ThreatMetrix® Digital Insights
- Machine learning models refreshed constantly
- Customized models at network, industry and company levels

LexisNexis® Decision Trust

Determine the fraud risks associated to an application, with the goal of greater inclusion of credit invisible populations

- Leverages a broad set of source information to build a confident risk-based model
- Helps predict the likelihood an application is an early payment default risk without requiring manual analysis
- Helps make more informed decisions on customer acquisition and loan applications
- Reduces friction by reducing requests for manual data inputs, improving the onboarding speed and experience

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Behavioral Biometrics

Solutions and Benefits

LexisNexis[®] BehavioSec[®]
Add a powerful layer of defense to your digital security measures

Description

- Behavioral intelligence on mouse, keyboard, phone and touchscreen interaction patterns
- Whitebox approach, exposing the data to rules, providing scores and associated reason codes for a variety of different risk factors
- Utilized in combination with LexisNexis[®] ThreatMetrix[®]

Document Authentication

LexisNexis[®] TrueID[®]
Confidently authenticate identity documents without human review in seconds

- Simplify customer journeys and address fraud risk with an omnichannel ID authentication process for in-person, self-service, call center and remote customer interactions
- Decrease fraud losses directly related to fake and tampered ID documents.
- Ensure documented identity and age verification compliance
- Extend creative options for building a quality, secure user experience, in self-service workflows, pairing alternative identity proofing solutions enabling most good consumers to self-authenticate, with minimal friction
- Access global coverage for over 7,000 government issued ID types from 200+ countries and territories with weekly updates yielding thousands of enhancements each year

Phone Intelligence

LexisNexis[®] Phone Intelligence
Provides the discovered risk related to a phone number and associations coupled with risk codes to enable our customers to make their best risk decisioning

- Complete flexibility and adaptability for the customer to define risk appropriate thresholds through the configuration of risk signals
- Assess the risk of a phone before allowing a next step action
- Assess the risk of making an outbound call to a customer for authentication or verification purposes
- Provides the discovered risk related to a phone number and associations coupled with reason codes to enable businesses to make better risk decisions

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Authentication

Solutions and Benefits

Description

LexisNexis® Push Authentication

Make confident trust and identity decisions across the entire customer journey

- Authorize transaction type via browser or mobile app interface
- Step-up authentication for known/trusted devices
- Better customer experience not reliant on mobile signal only
- Cryptographic trust
- Does not require a telephone or email

LexisNexis® InstantID® Q&A

Confirm consumer identities in near real time leveraging question-based authentication

- Authenticate an individual based on unique personal information, substantiated by a real time interactive question and answer process
- Confirm a consumer’s identity by leveraging different datasets to generate non-intrusive authentication questions
- Tailor questions and answer choices to be specific to your region, industry or consumer base
- Expand consumer touch points while mitigating fraud
- Reduce operational costs of authentication and manual effort

LexisNexis® One Time Password

Authenticate users without additional hardware

- An out-of-band authentication method that provides strong authentication during high-risk transactions, logins, new account opening, password resets and more
- Simplifies the authentication process by using existing devices
- Enables self-service transactions quickly and easily
- Flexibility – one time passwords via SMS text, email or phone call

Physical Verification

LexisNexis® Instant Verify International

Electronically verify personal identities across the globe to enhance regulatory compliance and reduce fraud risk

- Fast, efficient responses via our market-leading platform and portals
- Low friction identity verification against either one or two authoritative, credible sources
- Able to verify individuals from 40+ countries
- Offered via a single API with a standardized request/response structure across all countries
- Easy-to-interpret verification response with underlying detail available
- Configuration is customizable and offers seamless integration across other LexisNexis® Risk Solutions workflows

Areas of Concern across the Customer Journey

1. Customer Onboarding	2. Account Access	3. Account Management	4. Payments/Transfers	5. Account Expansion
<ul style="list-style-type: none"> New Account Fraud Synthetic ID Bots Recognize Trusted Customers Facilitate NAO Speed up Onboarding 	<ul style="list-style-type: none"> Account Takeover Scams Social Engineering Bots Recognize Returning Customers Risk-based Authentication to Limit Customer Impact 	<ul style="list-style-type: none"> Account Takeover Scams Identity Theft Social Engineering Funds Withdrawals Seamless Checkout / Payment Reduced Step-ups 	<ul style="list-style-type: none"> Mule Accounts Payment Data Beneficiary Data Continuous Authentication Reduce Additional Barriers 	

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Find out more about our award-winning fraud and identity solutions:

risk.lexisnexis.com



About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com. Our solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

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