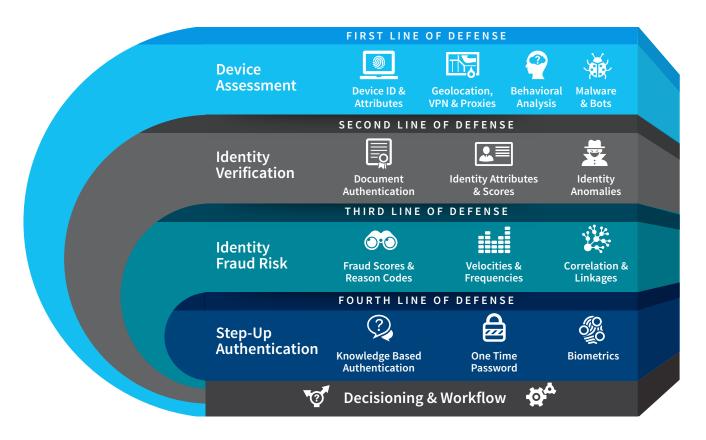




The fraud threat landscape changes direction on a daily basis. Customer demands for faster, more frictionless interactions are increasing equally as fast. Can you protect your business with strong levels of fraud prevention and preserve a positive customer experience? The LexisNexis® Risk Defense Platform is a customized, risk-based policy decisioning engine that supports your ability to deliver a frictionless onboarding and authentication experience while defending against developing fraud threats.

# Accelerate the identification of valuable customers and prevent fraud with a multi-layered, risk-based approach





Capture the advantage of a responsive risk management strategy and keep critical resources focused on your core business.

### LexisNexis® Risk Defense Platform



## Respond to a rapidly shifting threat environment

Timing is everything in the fight against fraud. The LexisNexis Risk Defense Platform is a configurable policy decisioning engine designed to help your business manage complex fraud and identity rules and rein in the operational resources needed to defend against fraud. The platform provides a central connection point that equips your business with a robust set of fraud and identity capabilities and intelligent reporting metrics that help you:



Navigate multiple customer contact channels and transaction types



Strengthen the integrity of identity and device authentication



Improve the customer experience by eliminating unnecessary friction



Adapt your strategy to rapidly evolving fraud threats with minimal resources

Through one simplified integration that requires minimal IT support, we deliver seamless access to a myriad of authentication tools and industryproven decisioning insights that improve your ability to achieve secure authentication and attain the ideal business process workflow to keep your fraud deflection strategy ahead of the next big threat.



# **Customize risk management**

Balancing escalating customer expectations with the potential revenue losses posed by ever-expanding fraud schemes is an ongoing challenge. A riskbased strategy keeps your core business in motion, streamlines customer interactions and helps you avoid risky transactions. Our platform connects your business to proven solutions to support real-time risk assessment and provide the right level of authentication based on the risk of a transaction. This creates a superior customer onboarding and authentication experience by reducing delays and repetitive steps. We can simplify a layered approach to risk management by delivering access to the industry's most authoritative solutions for:



Fraud Analytics





By offering the flexibility to build and quickly adapt business rules to provide the right level of authentication for specific use cases, the Risk Defense Platform helps elevate the customer experience and facilitates a more seamless fraud defense workflow.





## Amplify risk visibility with deeper consumer perspective

Easily identify and authenticate more consumers by leveraging the most extensive level of consumer coverage available in industry today. With integrated access to the LexisNexis® Fraud Defense Network, you get more complete consumer perspective to help:



Connect to robust public records data augmented with proprietary sources and specialized cross-industry data



Expand market share with aggregated information from over 37 billion public and proprietary records



Increase visibility with coverage of 95 percent of the US adult population



Understand consumers with limited credit and financial histories, like millennials and recent immigrants

This robust level of consumer coverage further automates onboarding and access management workflows and keeps fewer legitimate consumers from falling out of the process due to the lack of a credit footprint.

Expedite real-time decisioning by conducting the right level of authentication based on the risk of the transaction.



### **Fraud Analytics**

LexisNexis® Device Assessment

LexisNexis® FraudPoint®



#### Verification

LexisNexis® InstantID®

LexisNexis® Instant Verify

LexisNexis® Flex ID



#### **Authentication**

LexisNexis® InstantID® Q&A
LexisNexis® One Time
Password
LexisNexis® TrueID®



# Extend decisioning insight with industry-proven advantages

Capture the benefits of the expertise and specialized knowledge that LexisNexis has developed over years as an industry leader in the field of fraud prediction and prevention. The Risk Defense Platform gives your business a seamless way to expand your knowledge and interpretation of fraud risk with dedicated tools and unique synergies that you can leverage directly through the platform.

LexisNexis® Fraud Defense Network	Connect to deeper identity insight built through a cross-industry initiative that provides valuable resources and actionable intelligence to safeguard your organization, improve decision-making and prevent loss from fraud.
Advanced Reporting	Access robust reporting capabilities to perform in-depth analysis of transaction data within each step of the risk-based authentication process. Magnify your view with details on activity reports, call center agent summary reports, transaction detail and list reports and user audit reports. These reports uncover details of a specified transaction or a chronological list of transactions performed for specific accounts. Simplify investigations and research with the flexibility to export results across multiple formats.
Velocity Detection	Analyze transactions across a configurable period of time for your organization, within your industry or cross-industry. Velocity checks can be set at the SSN, LexID°, address, phone or email address level.
LexisNexis® Identity Theft Protection Notification*	Pinpoint when consumers experience a suspicious identity related event and tailor the level of customer communication with the ability to send a confirmation alert to confirm or deny the transaction.
Identity Event	Quantify the risk associated with an identity and proactively pinpoint activities that suggest a potential compromise of a consumer's identity by utilizing the Identity Event Module to uncover suspicious patterns known to be indicative of fraud.
Champion/Challenger Testing	Test new risk-based authentication processes or workflows before moving into a production environment by benchmarking new capabilities and policy rule changes within the decision engine. You can also incorporate results from your own fraud and risk tools to use within the Risk Defense Platform to invoke different authentication workflows.

<sup>\*</sup>To use this feature, the consumer must be enrolled in an identity theft protection service that partners with LexisNexis® Risk Solutions.



# Improve authentication security and simplify customer interactions

The Risk Defense Platform gives your business the real-time flexibility to respond to evolving fraud tactics and reach your goal of delivering a frictionless customer experience. A single integration point connects your business to a policy decisioning engine powered by robust fraud and authentication capabilities and unparalleled fraud defense intelligence. You can easily implement a risk-based fraud management strategy underpinned by the agility to quickly adapt business policies to meet changing market conditions. Elevate the customer experience, execute on core business objectives and proactively prevent new fraud threats with the LexisNexis Risk Defense Platform.

For more information, please call 866.858.7246 or visit http://www.lexisnexis.com/risk/financial/fs-fraud-detection-prevention.aspx



#### About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries. For more information, please visit www.lexisnexisrisk.com.

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