



## Seamless just got smarter

LexisNexis® Risk Solutions is now integrated into Point® by Calyx Software®

**Managing a mortgage throughout the entire lending lifecycle is complex enough without switching between systems and re-entering borrower data just to locate information. Your business can instantly verify identities and uncover occupancy risk exposure by utilizing LexisNexis® real estate solutions now available through a direct integration with Point® loan origination system. Increasing the efficiency of your origination workflow while protecting your business from risk has never been easier.**

### **Leverage direct access to leading real estate insights**

LexisNexis Risk Solutions combines the unmatched data reach of over 65 billion public and proprietary records built from more than 10,000 sources with leading analytic and linking technology to deliver on-demand due diligence and predictive risk insights. Our solutions provide concise, easy-to-interpret data that can help your business:

- Verify identities instantly
- Validate application accuracy
- Identify occupancy risk exposure
- Reduce investigation delays and costs
- Mitigate application fraud

LexisNexis Risk Solutions delivers the decisioning confidence you need to pinpoint risk and protect your business without interrupting key elements of the lending process.

## Save time and money with streamlined originations

Keep your mortgage workflow moving with seamless access to intelligent real estate tools. Take advantage of these solutions directly integrated into the Point solution:

**LexisNexis® SmartLinx® Person Report:** Streamline due diligence with comprehensive results in one easy-to-read consolidated report. SmartLinx enables you to leverage the LexisNexis® Risk Solutions data repository and LexID® to answer questions faster with links to relevant information, organized by category.

**LexisNexis® InstantID®:** Accelerate identity verification and validation while automating Customer Information Program compliance with access to 12% higher verification rates<sup>1</sup> powered by unmatched identity source content, proven analytics and detailed risk indicators.

**LexisNexis® Verification of Occupancy:** Reduce investigation costs by up to 40%<sup>2</sup> and detect nearly three times more fraud<sup>3</sup> with this intuitive tool that automatically analyzes 16 dimensions of occupancy evidence to quickly identify occupancy misrepresentation.

**Property History Report:** Strengthen mortgage fraud detection and mitigate risk exposure using leading analytics to connect disparate data sources and create a concise property transaction history picture that includes deed and mortgage transactions, tax assessor records and the current resident's identity information.

**LexisNexis® Identity Fraud Report:** Obtain deep identity intelligence, understand risk associated with personal identifiable information and access additional details on associated data and subjects linked to the primary identity.

Together with Point, these solutions enable your business to easily connect to relevant risk information while reducing the time, resources and costs that accompany the origination process. The LexisNexis Risk Solutions integration with Point increases mortgage workflow efficiency, supports well-informed decisions and helps protect your business from fraud. See the difference direct access to stronger research tools can make for your business.



For more information, call 866.858.7246 or visit [risk.lexisnexis.com/financial-services](http://risk.lexisnexis.com/financial-services)

### 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 [risk.lexisnexis.com](http://risk.lexisnexis.com).

<sup>1</sup> LexisNexis in-house testing, 2015.

<sup>2</sup> Assumptions include an average of 5 minutes per case review and a fraud analyst cost of \$50 per hour.

<sup>3</sup> In-house testing at LexisNexis in 2014 found 2.6 times more fraud was detected.

The Verification of Occupancy, InstantID, SmartLinx, Identity Fraud Report, and Property History Report services are not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, these services may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors.