LexisNexis® InstantID®

Leverage the Power of Accelerated Identity
Verification for Better Decision Making

Instantly Verify Consumer and Business Identities.

Losses from identity fraud cost businesses billions of dollars, so you've got to move quickly and decisively to stay ahead.

That's why the **American Bankers Association (ABA)** has chosen to endorse **LexisNexis® InstantID®**. This powerful identity verification, validation and identity fraud prevention tool quickly and efficiently helps you minimize identity theft while complying with Section 326 of the USA PATRIOT Act by providing a logical risk assessment approach when opening new accounts.

InstantID® quickly searches billions of public records, alerting you to potential data mis-keys, which are often mistaken for fraudulent data. It automatically offers you alternative addresses, telephone numbers and Social Security Numbers (SSN). **InstantID** combines verification, validation and risk detection processes to instantly verify consumer and business identities, spot potential fraud or identity theft, and automatically flag discrepancies found in an applicant's data, such as:

- Invalid SSN
- Deceased SSN
- SSN issued prior to birth
- Invalid address(es)
- SSN associated with a different person
- Disconnected phones (cell or landlines)

Corporation for American Banking, L.L.C.
ABA's Subsidiary for Profitable Banking

InstantID® is the only identity verification and validation solution endorsed by the American Bankers Association.

What's more, you get an informative score with potential risk indicators, rather than a pass/fail designation.

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"LexisNexis® Risk Solutions, including InstantID®, add value to my work because they are efficient and 100% reliable, allowing us to grow..."

— Patricio Jaramillo, Risk Analytics Manager
NetSpend Corporation

Four Steps to Better Business Decisions

VALIDATION
Validates that the application data submitted is real.

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VERIFICATION
Checks data independently for consistency across a data set and confirms that information (e.g., name, address, phone number, etc.) belongs to the same person.

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HIGH-RISK DETECTION
Flags pieces of data that are the more susceptible to fraudulent use (e.g., deceased SSN, commercial and/or transient address, disconnected phone number, etc.).

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SCORE
InstantID® provides a score that's more useful than pass/fail. The FraudPoint® score further flags high-risk warnings for business and consumer information. The higher the score, the more verified data is, allowing you to be confident in your business decisions.

Know More About Applicants with Enhanced OFAC Search and More

Protecting your business—and your country—is everyone's business. InstantID searches a comprehensive set of global terrorist watch lists including the Office of Foreign Assets Control (OFAC), Politically Exposed Persons (PEPs) and others.

Validate. Verify. Score.
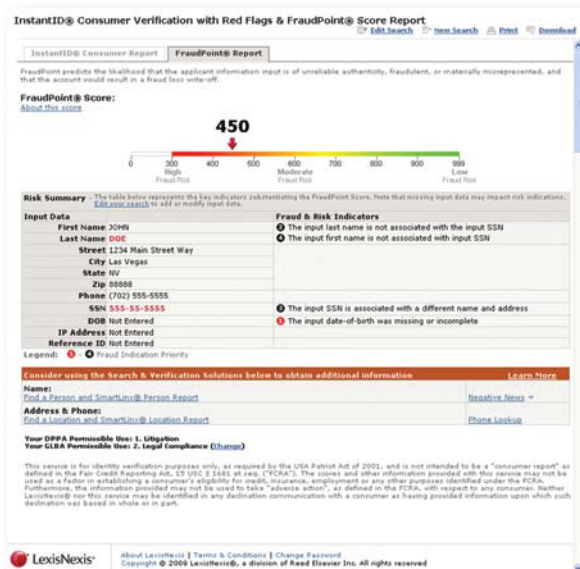
LexisNexis® FraudPoint® is an enhanced analytical scoring solution that substantially improves your power to predict and prevent fraud—while helping you spot and approve profitable customers.

Prevent Identity Fraud with More Powerful Tools

Two additional tools help you make better business decisions with individuals, business entities and their authorized agents. Rely on **Business InstantID®** and **FraudPoint®** for a powerful combination of authoritative identity authentication, business verification and advanced fraud prevention.

- **Business InstantID**, an added solution feature, helps you make connections between businesses and their authorized agents. This is yet another way we can help you guard against identity theft perpetrated through fabricated business entities.

- **FraudPoint** enables you to pinpoint high-risk applications in seconds. It mitigates risk by identifying characteristics indicative of fraud that may not be obvious in your verification and validation process.
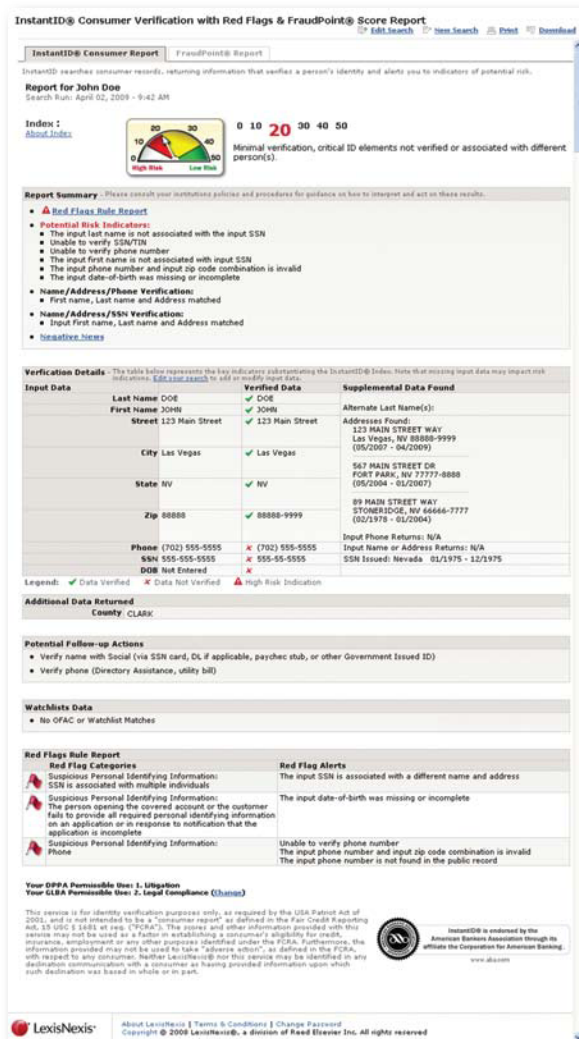
InstantID® combined with our Red Flags Rule Report helps you to identify additional levels of detail for suspicious personal identifying information, displaying warning codes when red flag risks are present and alerting you of potential identity theft.

"Instant" Benefits
- Higher verification rates
- Lower exception rates
- Flexible scoring integrated into your policies
- Mis-key flags to minimize verification failures

LexisNexis®