Bring the power and uniqueness of Instant Authenticate to your knowledge-based authentication process.

**LexisNexis Instant Authenticate**

LexisNexis Instant Authenticate is the next generation of identity authentication—above and beyond traditional knowledge-based authentication—that uses various capabilities of the solution depending on the risk level of the transaction being conducted. This means you have the most configurable options and can be broad or targeted in your approach; you have the flexibility to configure or target your customer demographics; we can also share industry best practices—all of which results in a quiz that matches the level of risk associated with the transaction.

**Why it is important**

As the value of your services and the number of ways you interact with your customer increases, the risk of potential fraud increases as well. Identity fraud is continuing to rise, and so does the complexity of accompanying fraud schemes. It is important to make decisions using the best possible information. Instant Authenticate gives you that key information by combining critical elements of identity proofing that are currently separate—analytics and authentication—to provide a solution that is vastly superior to traditional knowledge-based authentication methods.

By using our solutions, you can:

- Enhance the experience of your customers while improving the efficiency of your business processes.
- Strengthen both in-person and remote access methods throughout the most vital areas of your company while maintaining strict privacy and security policies.
- Improve credentialing to ensure authentication of all individuals who could gain access to sensitive or privileged information that could increase reputational risk.

**The Instant Authenticate Quiz Decisioning Engine**

Perhaps the most unique element of the Instant Authenticate solution—and what sets Instant Authenticate apart from the competition—is its fully enhanced dynamic decisioning engine. This next-generation engine offers clients the ultimate in control.

With Instant Authenticate, you can control the frequency of the different question categories used in each quiz, as well as determine how often those questions appear and the weight given to each correct answer.
As a result, no two configurations will ever offer the same experience. Instant Authenticate brings uniqueness to the identity authentication process.

The Instant Authenticate question library has been greatly expanded, to include categories such as relative, educational and government identifier questions. This expansion has strengthened the integrity of the process, making it more difficult for fraudulent users to attempt to pass and to service broader customer demographics.

Instant Authenticate also allows you to give certain questions more weight than others, rather than having each question carry the same weight in the final scoring process.

Finally, this multi-data approach to identity authentication using our decisioning engine is superior to credit record searches because LexisNexis Instant Authenticate does not rely solely on traditional sources.

**Reporting capabilities**

LexisNexis Instant Authenticate provides comprehensive reports that give you valuable insight and can be configured to measure your business success metrics. Our customer self-service reporting is available for discovery, verification and authentication processes.

An easy-to-use interface offers three different reporting types:
- Dashboard reports
- Transaction summary reports
- Detail reports

Drill-down reporting allows for analysis from the summary level down to the individual transaction details, and all reports can be printed or converted to a variety of formats ranging from PDF to Microsoft® Excel.

<table>
<thead>
<tr>
<th>Core Capabilities</th>
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<tbody>
<tr>
<td><strong>Data</strong></td>
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<tr>
<td>Public records and tri-bureau header data, Gramm-Leach-Bliley Act and Driver’s Privacy Protection Act regulated data on consumers and businesses</td>
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<tr>
<td><strong>Linking</strong></td>
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<tr>
<td>Advanced technologies match and link files across disparate data sources</td>
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<tr>
<td><strong>Analytics</strong></td>
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<tr>
<td>Unique analytic tools based on all data sources</td>
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Building on the legacy of proven LexisNexis® services from the past 35 years, our technology, unique data and advanced scoring analytics provide total solutions that address evolving client needs.
Why choose LexisNexis®

We offer solutions that work together seamlessly to provide:

Data coverage and linkages
- We consistently identify, verify and authenticate diverse populations

Flexible, scalable solution design
- Designed to meet customer’s critical business processes
- Hosted web application, hosted integrated voice response or system-to-system implementation approach
- Integrates into the larger enterprise risk management workflow process

Multi-channel capabilities
- Operates across consumer contact points, allowing for uniformity of authentication efforts
- Can be used online, in call centers, over IVR systems, in-person and mobile
- Offers SAML single sign-on for hosted application

A holistic solution provider approach
- Sourcing the information used in authentication solutions
- Enterprise solution orientation—not just a point solution
- Professional services support diverse, mission-critical industry experience
- Customers range from government agencies to retailers

Top-notch customer service
- Our services boast 99% or better uninterrupted service
- We provide pre- and post-implementation support
- We offer an automated, proactive approach to customer needs

For more information:
Call 800.458.9197 or email idmanagement@lexisnexis.com

About LexisNexis Risk Solutions
LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.