

LexisNexis® Instant Authenticate

Discover. Verify. Authenticate.



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

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In both online and in-person transactions, the threat of identity fraud is very real. Prior to conducting a business transaction that involves issuing authorization or access privileges, use LexisNexis® Instant Authenticate to help ensure that an individual's identity is properly authenticated.

Step 1	Step 2	Step 3
Discover Identity	Verify Identity	Authenticate Identity
Establish the unique profile of a person using data capture, identity resolution and data enrichment.	Verify the validity of the person/identity profile based on customer-supplied data.	Establish ownership of the presented identity profile; determine whether an individual owns the identity.

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 Question 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 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 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
- List 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 Excel.

Core abilities include data aggregation, data matching and linking, and analytics.

Data

Public record and proprietary data on consumers and businesses



Linking

Advanced technologies match and link files across disparate data sources



Analytics

Unique analytic tools based on all data sources



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Advanced Technology

Processing power to allow for complex matching, scoring and processing in real time, at point of need

Building on the 30+ year LexisNexis tradition, LexisNexis Risk Solutions leverages cutting-edge technology, unique data and advanced scoring analytics to provide total solutions for client needs.

Why Choose LexisNexis® Risk Solutions?

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 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

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

About LexisNexis®

LexisNexis® is a leading global provider of content-enabled workflow solutions designed specifically for professionals in the legal, risk management, corporate, government, law enforcement, accounting, and academic markets. LexisNexis originally pioneered online information with its Lexis® and Nexis® services. A member of Reed Elsevier, LexisNexis serves customers in more than 100 countries with more than 18,000 employees worldwide.

About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions is the leader in providing essential information that helps advance industry and society. Building on the legacy of proven LexisNexis® services from the past 30 years, our cutting-edge technology, unique data and advanced scoring analytics provide total solutions that address evolving client needs in the risk sector while upholding high standards of security and privacy. LexisNexis Risk Solutions serves commercial organizations and government agencies and is comprised of several affiliated corporations, each offering premier customer-focused solutions. For more information, visit risk.lexisnexis.com.

For More Information

Call us toll-free at 800.809.5383 or visit lexisnexis.com/instantauthenticate



LexisNexis® Instant Authenticate 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, the LexisNexis® Instant Authenticate service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA.

Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified.

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