



Accelerate the speed of identity verification while advancing customer satisfaction to new levels.

LexisNexis® InstantID® quickly searches billions of public records, allowing organizations to verify their customers' identities in the shortest amount of time—without impacting the customer experience.

Instantly verify customers' identities

The challenge businesses face today is getting real-time data to make efficient decisions on how to engage with their prospective and existing customer base. Another continual challenge is monitoring the risk exposure the customer brings to the organization and balancing that risk with business goals.

This is why the American Bankers Association (ABA) has chosen to endorse LexisNexis InstantID. This powerful identity verification, validation and identity risk solution helps organizations to maximize their customer acceptance processes while complying with Section 326 of the USA PATRIOT Act by providing a logical risk assessment approach when opening new accounts.

InstantID quickly searches the most robust database in the industry, which allows a business to search billions of records instantly. Then by returning the freshest data available today, InstantID highlights potential data mis-keys that often cause real customers to fail an identity check—thus improving an organization's identity check pass rates. By automatically supplying alternative addresses, telephone numbers and Social Security numbers (SSNs), InstantID combines verification, validation and risk detection processes to help organizations quickly resolve the customers who fall into manual review by highlighting potential fraud or identity theft risk indicators, discrepancies found in an applicant's data and other data points such as:

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

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



“LexisNexis, including InstantID, adds value to my work because they are efficient and 100% reliable, allowing us to grow...”

– Patricio Jaramillo, Risk Analytics Manager
NetSpend Corporation

Know more about applicants with enhanced OFAC search and more

InstantID searches a comprehensive set of global terrorist watch lists, including the Office of Foreign Assets Control (OFAC), Politically Exposed Persons (PEPs) and others. By integrating the searches, InstantID allows for deeper intelligence should a match occur.

Enjoy instant benefits

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



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



The InstantID 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 InstantID 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. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. FraudPoint and InstantID are registered trademarks of LexisNexis Risk Solutions FL Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2011 LexisNexis. All rights reserved. NXR00876-5 1111

Four Steps to Better Business Decisions

VALIDATION

Validates that the application data submitted is real.



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.



HIGH-RISK DETECTION

Flags pieces of data that are the most susceptible to fraudulent use (e.g., decreased SSN, commercial and/or transient address, disconnected phone number, etc.).



SCORE

InstantID provides a score that’s more useful than pass/fail. The LexisNexis® 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.

For more information:
Call 866.858.7246 or visit lexisnexis.com/risk/financial-services

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.