



When it comes to accurate identity verification, asking the right questions can rival getting the right answers.

LexisNexis® InstantID® Q&A

Powered by RSA® Identity Verification



Risk Solutions
Financial Services

Knowledge-based authentication enables smarter real-time identity confirmation

- **Expand customer touch points while mitigating identity fraud:** Balancing the efficiencies gained from using remote service channels with the growing identity threats from increased social networking and more sophisticated fraudsters demands advanced tools to protect your organization, prevent and detect identity theft and remain compliant.
- **Confirm identities on the spot in real time:** You can meet these challenges with LexisNexis® InstantID® Q&A, powered by RSA® Identity Verification. InstantID Q&A confirms a consumer's identity in seconds and gives your business an easy, real-time way to fight identity fraud at multiple points of customer contact.
- **Customize the solution for your business requirements:** Built-in intelligence and proprietary matching algorithms power the InstantID Q&A question engine which dynamically develops multiple answers to personal questions at various knowledge levels. It's easy to adapt the process to your policies, measure risk as questions are asked and configure scoring parameters and escalation procedures to fit your business requirements.

- **Protect against identity fraud by leveraging billions of public records:** Sophisticated analytics build a comprehensive knowledge profile that guides the consumer through an intuitive and unobtrusive Q&A process. Our advanced data-linking technology combines instant access to billions of public records with non-credit data to generate reports and provide a robust source of questions that are top of mind for your customer and answers that utilize unique identity information that even sophisticated fraudsters cannot easily access.

InstantID Q&A Benefits You and Your Customers

- Create a stronger customer experience and establish a trusted relationship quickly.
- Increase revenue with faster on boarding of new accounts and quicker processing support for repeat activities.
- Reduce losses from fraud with enhanced user authentication.
- Improve your margins by reducing operational costs of authenticating users; including the costs of exceptions processing and manual processing.
- Improve approval rates of originations across multiple channels while minimizing lost revenues from high abandonment rates.
- Customize scoring parameters and escalation procedures depending on risk tolerance.
- Get Pass/Fail results in real time, integrate via XML APIs through a secure web-based portal, and at point of sale.

Take Identity Authentication to the Next Level



John M. Sample* is opening a new account. He incorrectly answers two of three authentication questions. But additional InstantID Q&A questions confirm his identity. As a result, he can proceed with his application.

*Name is fictional and is used for example only.

Step 1: Identification data entered

The screenshot shows a web-based verification form titled "LexisNexis InstantID Q&A". The form is divided into three main sections, each with a "required fields" indicator:

- TRANSACTION INFORMATION:** Includes a "Reference ID" field.
- PERSONAL INFORMATION:** Includes fields for "First Name", "Last Name", "DOB", "SSN", "Email", "Phone", "A.S. (Full or Last 4)", and "Date of Birth (Month/Day/Year)".
- ADDRESS:** Includes fields for "Address", "City", "State", and "Zip".

Many applications. One solution.

Your organization can rely on InstantID Q&A to help:

- Protect your organization from identity fraud in connection with account openings and updates, instant credit applications, money transfers, retail purchases and changes in payment methods or change events.
- Authenticate the identity of consumers—reducing your risk of identity theft losses—while helping to protect your customers.
- Comply with Section 326 of the USA PATRIOT Act, the Gramm-Leach-Bliley Act, multi-factor authentication rules and the Fair and Accurate Credit Transactions (FACT) Act.
- Improve service to customers from remote service channels such as point of service, online account management and call centers while fighting fraud at the point of customer contact.

Employ proactive, up-front fraud detection

The Identity Event™ module proactively monitors risk levels and enables question types and multiple configuration options to be dynamically adjusted in real time. A Match Summary Report indicates match quality on submitted personal information and flags potential data entry problems.

Implement InstantID Q&A quickly and easily

Built on a universal ASP platform, InstantID Q&A can be deployed very quickly. There is an easy-to-use web portal with turn key authentication processing, or the solution can be seamlessly integrated via XML or an advanced web services interface.



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

LexisNexis® InstantID® and LexisNexis InstantID Q&A are the only verification and validation solutions endorsed by the American Bankers Association.

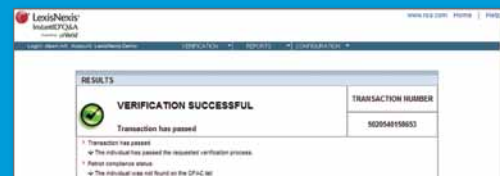
Step 2:

Authentication questions posed and answered



Step 3:

Instant results returned



Quick, easy knowledge-based authentication takes the subjectivity out of decisioning and increases efficiency.

The clear path to identity authentication

InstantID Q&A provides your customers and prospects with pleasant, efficient and secure interactions with your business, while providing you with fast, reliable and automated identity authentication and fraud management. It can also help you increase approval rates and revenues, reduce operational costs and remain compliant with expanding due diligence regulations.

Who Uses InstantID Q&A?

- 3 of the top 10 retailers
- 5 of the top 10 financial institutions
- 4 of the largest telecommunications companies

For more information:

Call 866.858.7246 or visit

lexisnexis.com/risk/solutions/instantidqa.aspx

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.

Our financial services solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.



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The Security Division of EMC

The LexisNexis Instant ID Q&A 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 ID Q&A 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. RSA® Identity Verification is a leading provider of identity verification and consumer authentication services—a position achieved by offering simpler, more powerful solutions backed by a unique client-focused service approach. RSA's knowledge-based authentication solution is readily integrated to deliver flexible, highly available solutions that work in concert with existing risk management policies. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. InstantID is a registered trademark 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. NXR00895-3 1111