

# LexisNexis® Landmark Red Flags Legislation

Is Your Organization Ready?

LexisNexis® Risk Solutions can help organizations minimize incidents of identity theft and fraud, while helping to comply with the Identity Theft Red Flags Rule. The LexisNexis® Red Flags Rule Report can reveal patterns, practices, and suspicious activities that may indicate the possibility of identity theft. Protect your business and your customers against the growing danger of identity theft and fraudulent activity—at account setup and throughout the account lifecycle.

## Not Sure Where to Begin to Comply with the Identity Theft Red Flags Rule?

We are pleased to offer the LexisNexis® Red Flags Rule Report, an enhancement to our current LexisNexis® InstantID® and LexisNexis® FraudPoint® Solutions.

### **Help Reduce Compliance Risk and Prevent Losses Due to Identity Theft**

Identifying and acting on instances of identity theft is no longer “just another CIP policy”—it’s the law. With modifications to the Fair and Accurate Credit Transactions Act that became effective November 1, 2008, the Identity Theft Red Flags Rule requires financial institutions and other credit-granting entities to implement a written Identity Theft Prevention Program to detect, prevent and mitigate identity theft in connection with the opening of certain covered accounts or certain existing accounts.

## Identify, Research and Act on Threats to Your Organization

Delivered with InstantID or FraudPoint at account opening, the LexisNexis® Red Flags Rule Report provides additional detail to help identify suspicious personal identifying information and displays warning codes when red flags risk factors are present. Not only can you protect your business and your customers against the growing danger of identity theft and fraudulent activity, you will do so with a powerful solution that helps you address and automate important compliance obligations—at account setup and throughout the account lifecycle.

### The LexisNexis® Red Flags Rule Report can Help You:

- Detect and mitigate identity theft in covered consumer and business accounts
- Reduce compliance risk and prevent losses due to identity theft
- Identify, research and act on threats to your organization
- Utilize via XML, Online or Batch through our InstantID® and FraudPoint® Solutions.

LexisNexis® Risk Solutions can assist with the monitoring of your account base by identifying changes in risk on your designated review schedule.



## For More Information

To learn more about LexisNexis® Financial Services Solutions, call 866.858.7246 or visit [risk.lexisnexis.com/redflagsrule](http://risk.lexisnexis.com/redflagsrule).

### 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](http://risk.lexisnexis.com).



LexisNexis Red Flags Rule Report, InstantID or FraudPoint does not constitute a "consumer report" as that term is defined in the federal Fair Credit Reporting Act, 15 USC 1681 et seq. (FCRA). Accordingly, LexisNexis Red Flags Rule Report, InstantID or FraudPoint may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another permissible purpose 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 trademark of Reed Elsevier Properties Inc., used under license. InstantID and FraudPoint are registered trademarks of LexisNexis Risk Solutions FL Inc. Other products or services may be trademarks or registered trademarks of their respective companies. Copyright © 2009 LexisNexis Risk Solution. All rights reserved. NXR01254-1 1209