



Imagine if everything you needed to prevent, detect and manage risk was delivered right to your fingertips.

**Risk Management Suite**

# Risk Management Suite from LexisNexis®

This powerful and efficient data suite combines all of our best products into one cost-effective solution that addresses all of your searching, monitoring, scoring and investigative needs.

## **Protect your financial organization with a comprehensive solution**

This is an exciting time for those whose job responsibilities include risk management or fraud prevention, detection and investigation. That's because now there is a single comprehensive data solution available that is custom-designed specifically for your financial services organization and includes everything you need to do your job more thoroughly and efficiently.

For decades, LexisNexis® has proudly assisted companies of every size in protecting themselves from a host of various risks and meeting necessary due diligence and compliance regulations. Today, we've invented and leveraged the most sophisticated technologies to develop a total solution that allows you to perform every aspect of your job faster and easier.

## **We've brought it all together for you**

In response to a growing industry need, we've combined our finest products, including many enhancements, to create an incredibly powerful, all-in-one data solution for preventing, detecting and researching fraud. Whether you simply need to verify an individual's identification or set up automated Identity Theft Red Flags Rule monitoring, this complete solution can support you throughout the entire lifecycle of any account.

## **Efficiency—now more complete than ever**

Fraud and identity theft, critical threats to your company and your customers, are increasing and getting more sophisticated. In the financial world an increase in criminal activities is followed by new layers of risk mitigation processes and due diligence practices. Now more than ever you need to implement more efficient work solutions to stay ahead of the curve. The Risk Management Suite helps streamline, automate and consolidate much of your workflow. It can substantially reduce your manual work hours and free up time and resources to focus on other business priorities.

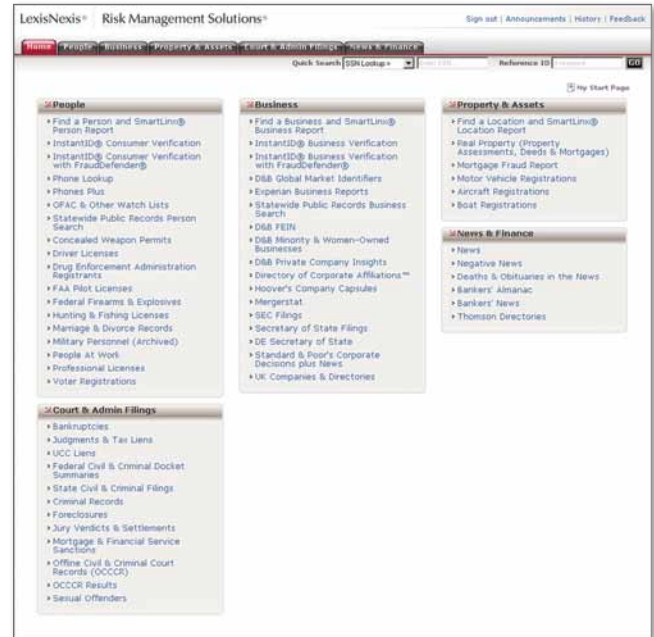
## Protection for you and your customers

If you're not leveraging the highest quality data and research tools then you may be putting your organization at risk. You may fall short of risk mitigation goals resulting in financial losses and damage to your institution's reputation. And all that could ultimately result in lost customers and revenues.

## Trust your source, choose the leader

Building on a 35-year tradition, LexisNexis is a trusted provider and custodian of quality information. We leverage cutting-edge technology, unique data resources and advanced scoring analytics to help you make critical business decisions with confidence and speed.

And the Risk Management Suite includes the most comprehensive and robust online risk management research tool in the industry. No other provider in the market has the content breadth, linking capability and supercomputing capacity that can provide such fast decisioning turnaround and useful analytical scoring capabilities. Rely on the industry leader to support and protect your organization.



LexisNexis Risk Management Solutions can help you make better business decisions.

“We derive so much value from LexisNexis Risk Management Solutions® that we believe it has already paid for itself. From stopping fraud to ensuring regulatory compliance and enhancing our ability to serve our members, our partnership with LexisNexis Risk Management Solutions has enhanced our business.”

—Doris Horton, Compliance/Loss  
Prevention Officer  
SAFE Federal Credit Union

# LexisNexis Risk Management Solutions®

## Power up your search capabilities

The primary tool within the Risk Management Suite features search capabilities with added intelligence for advanced exception processing and enhanced research. We've incorporated cost-effective, easy-to-use, risk management tools that provide companies of all sizes with easy access to information on consumers and businesses. And with the rapid increase of identity theft, the LexisNexis® Red Flags Rule Report assists with compliance and helps to further detect identity crime by displaying identity theft related warning codes.

Drawing on the depth and breadth of billions of public and private records, and the trusted experience of LexisNexis products and services, these powerful solutions are unique in their ability to provide more insight into transaction behavior.

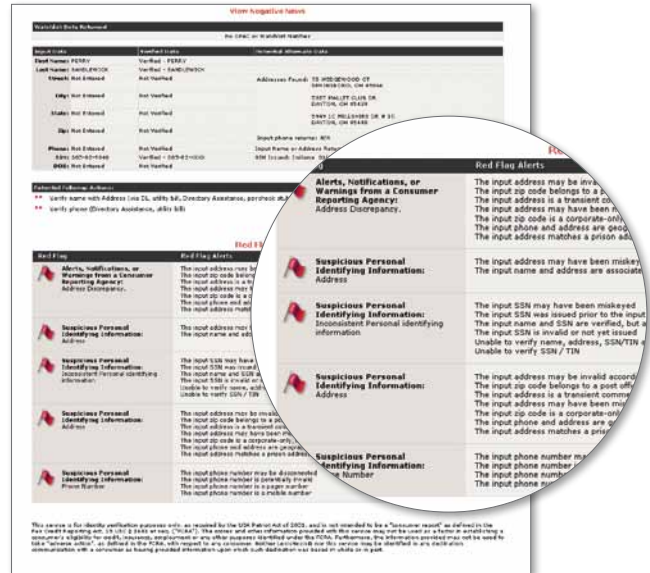
When exceptions are “kicked out” during the due diligence process—LexisNexis Risk Management Solutions enables you to further research flags critical to your investigations, mitigating legal and financial risks. Now you're not only identifying potential problems, you're solving them.

## Quickly pinpoint people, businesses and assets

This innovative solution allows you to quickly identify and locate individuals, businesses and assets. And advanced linking technology makes complex cross-referencing a simple process.

## People

Quickly verify and validate names, addresses, phone numbers, professional licenses and criminal history records and more with these powerful tools:



LexisNexis Red Flags Rule Report identifies suspicious personal identifying information.

## Find a Person Search

- Warning flags help identify potential risks associated with addresses, phone numbers and SSNs
- Current address and phone number indicators along with dates showing when a person lived at a particular address
- Address searches cover a 30-mile radius
- Proprietary phonetic “sounds like” search feature
- Reverse Telephone Look-Up
- Associated Persons search allows you to look at current and previous residents connected with a particular address

## Essential tools to get the job done efficiently

- **LexisNexis® SmartLinx®:** The hours, or even days, required to link people, businesses, assets and locations are now history. Our LexisNexis Risk Management Solutions tools allow you to link directly to comprehensive SmartLinx® reports within search results for fast, easy cross-referencing and improved decisioning.
- **LexisNexis® InstantID®:** Incorporates identity validation and verification for both individuals and businesses, and summarizes results with a robust verification index and warning codes.
- **LexisNexis® FraudPoint®:** This unique and sophisticated fraud scoring model ranks consumer and business fraud potential, weeds out high-risk applicants and automatically approves profitable applicants.
- **Phones Plus:** Discover phone numbers not currently found in electronic directory assistance, including possible cell phone and non-published numbers.
- **Negative News:** Search millions of news sources for negative news content relating to a specific person or business entity that might never be found in public records searching.
- **World-Check:** Expanding business globally presents many challenges and risks. World-Check allows you to easily screen prospects and customers against the premier global risk database—directly through your existing LexisNexis Risk Management platform. World-Check helps protect your organization from many categories of risk, including: money laundering, organized crime, terrorist financing, fraud, foreign corruption and financial crime. Plus, it helps you to meet compliance and due diligence obligations and protect your organization's reputation.

You'll enjoy these benefits:

- Actionable intelligence—with results from World-Check, you have what you need to make decisions.
- Streamlined and automated screening and compliance processes for added efficiency and profitability.
- Fast, easy access to the data you need straight from the International tab on the Risk Management page.

We also found further research areas such as property deeds, motor vehicle records and business affiliations to enhance your knowledge and due diligence levels.

## Businesses

LexisNexis Risk Management Solutions leverages Find a Business and other resources to help you locate millions of businesses and access other valuable information about them. Tap into:

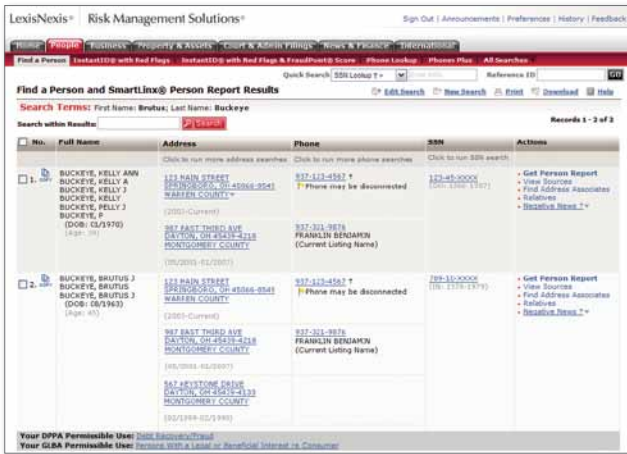
- Secretary of State filings
- Validation of Non-Government Organizations and charities
- Directory of corporate affiliations listing ownership and organizational structure
- Active and inactive records of incorporation, limited partnerships, limited liabilities, pending filings and more
- Listing of UCC Liens
- Dun & Bradstreet® and Experian® Business Information

## Assets

Using Find a Location, you'll be able to dig deeper and access critical asset information linked to people and businesses. The automated linking will identify connections between them and help make complex relationships clearer. Easily search:

- Real estate property and history records
- Personal property records, such as motor vehicle, boat and aircraft registrations
- Records of key events, such as incorporations, liens, bankruptcies and judgments

## Intuitive User Interface with Easy and Quick Navigation

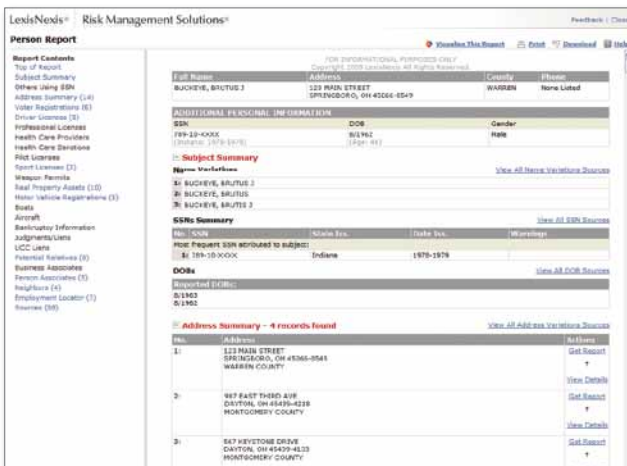


## Enhanced features that speed due diligence:

- User interface with easy and quick navigation
  - An easy enhanced invoicing system
  - Components available online, via machine-to-machine connection (XML) or in batch
  - Enhanced content to streamline your research time, including: Foreclosures, Sex Offenders, Dun & Bradstreet Minority and Women-Owned Businesses, Mergerstat, D&B Private Company Insights\*, Standard & Poor's Corporate Descriptions plus News and more
- \*Only available transactionally.

## What do these enhancements mean for you?

- Save time and increase efficiencies in your daily risk management duties.
- Speed due diligence, simplify compliance with regulations and automatically maintain a complete audit trail.
- Access automated search capabilities and reduce manual processes.
- Reduce false positives and better manage time and resources.
- Leverage the ideal tool for exception processing investigation and fraud research.



Key LexisNexis Risk Management Solutions components can be easily integrated into your current systems (XML, batch, etc). Or, you may choose to access it as an online tool, in which case there is no software integration needed. You decide which method works best for your organization.

## Centralized access to powerful data tools

LexisNexis understands the unique challenges and critical responsibilities of risk management and fraud prevention officers and managers. This powerful and efficient data tool combines all of our best products into one cost-effective solution that addresses all of your searching, monitoring, scoring and investigative needs.

- **LexisNexis Risk Management Solutions:** Allows you to monitor, identify, authenticate and investigate clients and prospects.
- **InstantID:** Delivers real-time identity verification and risk scoring to ensure informed decision-making.
- **FraudPoint:** New account origination fraud score streamlines account opening processes, manage exceptions, reduce application fraud and comply with Red Flags Rule requirements.
- **LexisNexis® FraudPoint® Attributes:** Over 160 identity variables that recognize high-risk conditions at applicant and account management touch-points to improve identity verification and fraud rates.
- **Negative News:** Runs searches to identify negative news related to businesses and individuals.
- **Knowledge Based Authentication:** Automated query-based identity proofing delivers instant results.
- **LexisNexis Red Flags Rule Report:** Helps to further detect identity crime by displaying identity theft-related warning codes to assist in complying with the Identity Theft Red Flags Rule.
- **LexisNexis® Chargeback Defender®:** Identifies fraudulent or high-risk card not present transactions for retailers, reducing costly manual reviews and improving your bottom line.
- **LexisNexis® Mortgage Asset Research Institute:** Provides fraud and risk management solutions and services that help organizations in the mortgage industry prevent and detect fraud risk associated with their transactions, customers, employees and vendors.

## We've thought of everything to make your job easier

Our goal when we decided to design this solution was to go beyond providing access to our powerful data reservoirs and to provide you with the tools and technology you need to do your job in the most efficient and productive manner possible.

From the easily navigable user screens, to automatic scoring features, to the helpful customer service, the Risk Management Suite from LexisNexis is the whole package. It gives you fast, easy access to the richest data resources in the marketplace; it provides clear, actionable results; and it allows you to make informed decisions every day.

### Additional features and benefits:

- A flexible solution so you can easily utilize individual segments of the product that best fit your workflow needs
- Choose tools that fit your needs
- Free customer training designed around your specific requirements (onsite, telephonic or Web)
- Customer support available 24/7/365
- Comprehensive user and administrative reporting
- Fast, easy archive searches
- A scalable solution that can be used by any size organization, not just large institutions
- Superior product and performance availability

When it comes to fraud prevention, identity theft protection and other forms of risk management, information is power. Add power to your institution's protective arm with the Risk Management Suite from LexisNexis.

### For more information:

Call 866.858.7246 or visit  
[lexisnexis.com/risk/financial-services](http://lexisnexis.com/risk/financial-services)

#### About LexisNexis Risk Solutions

LexisNexis Risk Solutions ([www.lexisnexis.com/risk](http://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.



The Risk Management Suite 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 Risk Management Suite 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 and LexisNexis Risk Management Solutions are registered trademarks of Reed Elsevier Properties Inc., used under license. InstantID, FraudPoint, FraudPoint Attributes and Chargeback Defender are registered trademarks of LexisNexis Risk Solutions FL Inc. MIDEX is a registered trademark of LexisNexis Risk Solutions Inc. SmartLinx is a registered trademark of LexisNexis, a division of Reed Elsevier, Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2011 LexisNexis. All rights reserved. NXR00954-41211