



Broaden your insight into potential identity fraud.
Accelerate identity verifications with a solution customized to fit
your workflow.

LexisNexis® Instant Verify

LexisNexis® Instant Verify provides the tools to navigate
through emerging identity verification needs



Risk Solutions

In today's ever-changing world, companies are using many different methods to conduct business and reach increasing numbers of customers.

Instant Verify leverages LexisNexis linking technology of the LexID™ while performing multiple core system data checks against the robust LexisNexis® public records and proprietary databases to help you meet your verification needs in a transparent integration into your organization's business processes via web services, batch or a hosted website.

Instant Verify provides tools to help you comply with USA PATRIOT Act Section 326 and Office of Foreign Assets Control (OFAC) regulations and provides core identity verification checks that help you meet NIST 800-63-1 LOA 2 and LOA3 requirements for the federal government. Instant Verify is a simple, yet powerful tool that can work as a standalone verification tool or seamlessly integrate with other LexisNexis Identity Management solutions to round out your identity proofing and access needs.

- **Instant Authenticate:** our dynamic knowledge base authentication solution to present out of wallet questions for a higher confidence level the subject is who they say they are.
- **Multi-Factor Authentication:** our solutions provide access management after the initial verification of the subject's core identity attributes.
 - Validation for one-time-password
 - Fingerprint and voice biometrics

Minimize fraud by accessing Instant Verify via (SAML) single sign-on. This feature eliminates the need to log in separately while maintaining the authentication of the transaction and increases confidence that the customer's credentials haven't been comprised.

Business Verification

LexisNexis Instant Verify can help enable customers to prevent fraud by verifying both the identity of a business and/or an authorized representative of a business. With our business verification capability, you can verify personal identifying data and professional credentials, so that you can make more informed decisions quickly and securely.

Instant Age Verify

While the Internet can be a great source of revenue for your organization, it can also pose additional risk—simply because online and face-to-face transactions must be validated in different ways. The importance of verifying

an individual's age cannot be understated when it comes to the sale of products that are intended only for adult consumption. It is equally important, when creating an online community that the Website's users are legally able to access those services, in order to protect the audiences served by such sites.

LexisNexis® Instant Age Verify helps you to verify an individual's age – quickly and easily. With access to a vast amount of public records information, and our data linking and analytic capabilities, LexisNexis can help you confirm the consumer's identity and determine age.

Search Alerts

Fraud is an ongoing concern for organizations, and verifying a person's identity has never been more critical. Fraudsters are attempting to deface many consumers of their identity and assets by seeking public record information about an individual so that they can then use this information in order to pass through Knowledge Based Authentication (KBA) tools.

LexisNexis Search Alert helps you determine whether a consumer's record has been experiencing numerous inquiries into LexisNexis services that access public record(s) which could indicate if a consumer's record has been compromised and may possibly be a target for fraud. This solution enables you to assess the level of risk of potential identity fraud associated with the transaction so that you can implement solutions to mitigate the risk.

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.

In November 2007, the Federal Trade Commission (FTC) issued a set of regulations, collectively known as the "Red Flags Rule," requiring that certain entities develop and implement written identity theft prevention and detection programs to protect consumers from identity theft. The Red Flags Rule requires financial institutions and other credit-granting entities to implement a written Identity Theft Prevention Program to help detect, prevent and mitigate identity theft in connection with the opening of certain covered accounts or certain existing accounts.

The LexisNexis® Red Flags Rule Report identifies suspicious personal identifying information and displays warning codes when red flags risk factors are present. It can reveal patterns, practices and suspicious activities that can help protect you and your business from the growing dangers of identity theft and fraudulent activity.

How it works

LexisNexis Instant Verify integrates easily into your business processes by offering integration through a web services interface, batch or a hosted website. Our identity verification solution helps you confirm personal identity data, businesses and authorized representatives, professional credentials, and financial account number information in a way that minimizes the data needed from a consumer to establish their identity.

Benefits of using LexisNexis Instant Verify:

LexisNexis Instant Verify offers a wide breadth of data to help you verify the identities of individuals and businesses, and provides the ability to help our customers integrate our authentication solutions seamlessly into your business workflow.

- Ease of use and integration
- Gives results in real time
- Provides a secure SAML channel to transfer information
- Configure your verification “Passes & Fails” with three different flexible scoring models to meet your business needs to maximize operational efficiency and cost reduction
- Verification of information against multiple databases
- Instant reporting tools to view transactional detail and performance results
- Saves organizations from using resources to create their own custom solutions

Obtain peace of mind to do business safely, securely and profitably.

LexisNexis® Instant Verify instantly helps you verify personal identity data and professional credentials with a simple interface. Instant Verify integrates easily into any point-of-service or Web application.

Plus, LexisNexis has access to more than 34 billion public and proprietary records, and advanced technology that can make connections between seemingly unrelated data to identify and connect relevant insightful information quickly and securely.

Account Verification

With our new Account Verification capability you can obtain a higher confidence level in the verification of an identity. Verifying ownership of a credit card number in addition to other verification checks may mitigate fraud during remote or high-risk transactions in the business process.*

**Account Verification is only available for select customers.*

The Need for Stronger Authentication is Growing.

The National Institute of Standard and Technology's (NIST) 2011 Special Publication 800-63-1, entitled NIST Electronic Authentication Guideline – Information Security; provides guidance to federal organizations seeking to decrease their vulnerability to fraud by proofing the identity and authenticating an individual at four varying degrees of confidence, referred to as levels of assurance (LOA) 1 - 4.

LOA 2 and 3 identity proofing require a combination of verification actions of applicant registration information, a valid Government ID number, and a utility or financial account number (e.g., checking account, savings account, loan or credit/debit card) through record checks against valid databases. In addition, these checks confirm that name, date of birth, address, government ID number, financial account number and other personal information in records are consistent with the application and sufficient to identify a unique individual.

LexisNexis Account Verify is a consumer reporting agency product provided by LexisNexis Risk Solutions Bureau LLC and may only be accessed in compliance with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq.

For more information:

**Call 866.277.8407 or visit
lexisnexis.com/instantverify**

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.



LexisNexis Instant Verify 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 Instant Verify 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. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2013 LexisNexis. All rights reserved. NXR01858-1 0313