

Landmark Red Flags Legislation — Will Your Organization Be Ready?



Not sure where to begin to comply with the recent Identity Theft Red Flags Rule?

We are pleased to introduce the new **LexisNexis® Red Flags Rule Report**, an enhancement to our current **InstantID®** and **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 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 new **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 NEW 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 & Information Analytics Group can assist with the monitoring of your account base by identifying changes in risk on your designated review schedule.
Start Your Complimentary Batch Trial Today!* Call Toll-Free: 1-866-858-7246

ROI: RETURN ON INFORMATION SOLUTIONS

Customer
Development

Authentication
& Screening

Fraud
Prevention

Collections
Management



*Some restrictions may apply. Offer expires December 31, 2008. Complimentary batch trial includes up to 2,500 transactions. Any transactions over 2,500 will be an additional cost. Applicant must meet LexisNexis customer verification and qualification standards. The information contained in the LexisNexis® Red Flags Rule Report, including the underlying data that those indicators are derived from, do not bear upon an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and as such, Red Flags Rule Report does not constitute a consumer report as such term is defined in the Fair Credit Reporting Act, 15 U.S.C. Sec. 1681, et seq. ("FCRA"). This product may not be used to determine a consumer's eligibility for credit or insurance for personal, family, or household purposes, or for employment purposes, or for any other purpose permitted by the FCRA. InstantID is a registered trademark of LexisNexis Public Records Data Services Inc. FraudPoint is a trademark of LexisNexis Risk & Information Analytics Group Inc. 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. © 2008 LexisNexis Risk & Information Analytics Group Inc. All rights reserved.