Increased global mobile device usage has inevitably created expansive security vulnerabilities and attracted an increased volume and variety of cyber fraud. The need to maximize security while maintaining a positive customer experience has fueled the evolution of a multi-layered approach to onboarding and authentication. LexisNexis® Device Assessment offers an ideal first layer of defense.
The world has gone mobile…

- 90% of the world population owns a mobile phone³
- 11 average hours/day on connected devices¹
- 33% of digital transactions are done on mobile¹

…and we all use different devices and credentials in countless locations.

Mobile has created a feeding frenzy of fraudulent activity:

- U.S. adult identity fraud and financial impact remains steady²
- Global expansion introduces new risk challenges³
- Identity impersonation and synthetic identities reportedly increasing
- Data breaches have made identities commodities for cybercriminals

Security and fluidity are a balancing act

The pressure of more mobile activity and more security risks has created additional challenges:

- Consumers are demanding better security and privacy
- Frequent and obtrusive step-up challenges frustrate customers
- Cyber criminals are sharing data across growing fraud rings
- Traditional, static authentication methods are no match for sophisticated fraudsters
- The costs of fraud encompass customer attrition, fines, reputational damage and lost profits
LexisNexis® has reinvented authentication
Delivering effective and efficient security requires a dynamic, multi-layered, risk-based decisioning workflow:
1. A near real-time analysis and authentication of device and identity data
2. Risk scoring and pass/reject/review decisioning based on custom rules
3. Step-up intensity and tailored authentication path assigned based on risk determination
4. Valid users experience no friction; questionable users traverse appropriate security levels

LexisNexis Device Assessment—the first layer of protection
LexisNexis Device Assessment leverages the industry’s largest global device intelligence networks to score and authenticate devices and return risk attributes to inform onboarding and authentication decisions.

Transactions supported:
Login
New account origination
Account updates
Payment

Device identity and location attributes for:
Desktop computers
Laptops
Mobile phones
Tablets

Real-time intelligence:
Risk score
Reason codes
Risk classification
Review status
200+ attributes

Integrating Device Assessment as a first layer of defense offers a wide range of advantages:

**Fraud Reduction**
- Stop fraud proactively
- Identify stolen identities
- Pinpoint true locations behind hidden proxies and VPNs
- Expose bots, malware and scripted attacks
- Block blacklisted fraudsters
- Increase effectiveness of other anti-fraud tools

**Frictionless Authentication**
- Reduce step-up authentications
- Increase returning device recognition
- Minimize false positives
- Reduce manual reviews

**Device Reporting**
- Transactional and summary level activities
- Risk trend, score distribution, top attributes and rules triggered with configurable time period
- Run scheduled or recurring real-time reports
- Export data to create custom reports

**Device Admin Portal**
- Configure device risk scores and ratings
- Receive real-time email alerts
- Queue risky transactions for manual review

By itself, Device Assessment is a highly effective initial layer of authentication, which is seamless and undetectable from a user perspective. Combined with additional layers of identity verification analytics, risk-based scoring and individualized authentication paths, Device Assessment is the springboard to an entirely new and holistic way to address the changing security, fraud and authentication environment.
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 assess, predict and manage risk. Combining cutting-edge technology, unique data and advanced analytics, LexisNexis Risk Solutions provides 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 RELX Group plc, a world-leading provider of information solutions for professional customers across industries.

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

2According to Javelin 2015 Identity Fraud Report, in 2014 12.7 million consumers experienced identity fraud with fraud losses amounting to $16 billion.
3According to CFO Research’s Pushing the Boundaries of Overseas Expansion (2013), two-thirds of US businesses surveyed report growth in international markets to be a top priority over the next three years, with 95% of respondents expecting to have customers in at least two foreign countries.

LexisNexis® Device Assessment 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® Device Assessment 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.

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NXR11394-01-0716-EN-US