



Broaden your insight into potential identity fraud.  
Increase confidence that your business is verifying customers with  
fast, transparent verification tools.

## LexisNexis® Instant Verify

LexisNexis Instant Verify provides tools for domestic and global  
compliance with expanding online and mobile channels.



Risk Solutions

Facing growing market pressures, companies are adopting new business methods to reach a greater number of customers. Key among these new methods is a growing reliance on new channels such as online, IVR and mobile.

New remote customer interaction channels create new business challenges, and knowing whom you are doing business with is top of the list. With the increase in fraud and identity theft, businesses and government agencies are looking for solutions to protect themselves against reputational and financial risk. Domestic and international regulatory bodies are continuously bolstering the breadth of requirements for verifying that all online transactions are in compliance. Failure to comply can result in fines and legal judgments against corporate entities, and even corporate officers.

LexisNexis® Instant Verify leverages LexisNexis linking technology, LexID®, while also performing multiple core system checks against LexisNexis' extensive public records and proprietary databases. The comprehensive suite of resources work seamlessly together to help meet your verification needs, working integrally—and transparently—with your business processes. LexisNexis offers Instant Verify via web services, batch processing, and through a hosted website or hosted IVR.

The Instant Verify suite provides tools to help you comply with USA PATRIOT Act Section 326 and Office of Foreign Assets Control (OFAC) regulations. It also provides core identity verification checks that help you meet NIST 800-63-2 LOA2 and LOA3 requirements for the federal government. Instant Verify is a simple yet powerful tool that works either as a standalone verification tool, or integrates seamlessly with other LexisNexis identity management solutions.

- **Instant Authenticate:** our dynamic knowledge-based authentication solution presents out-of-wallet questions to ensure greater confidence that the individuals with whom you're transacting are who they say they are.
- **Multi-Factor Authentication:** our solutions provide access management and control for subsequent transactions after initial verification. Methods include:
  - Validation for one-time-password
  - Fingerprint and voice biometrics

Help 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 authorized representatives of that business. Business, personal, and credentialing data combine to ensure you quickly, confidently, and securely make better, more informed decisions.

### Global Verification

Until now, U.S. companies wanting to expand their global reach abroad have been blind in regard to customer identity verification. But increasing identity theft and fraud on a global basis make that an untenable business practice as U.S. and international regulatory bodies have been bolstering requirements. The fact of the matter is that fraud is prevalent internationally and merchants who perform remote international transactions are among the hardest hit by identity theft losses and associated costs.

To help protect businesses from the risk of fraud, LexisNexis Instant Verify offers global identity checks with seamless integration and reporting capabilities. Our solution is easily configurable to ensure that verification works transparently within your business processes—and meets your unique business needs.

In addition to supporting identity attributes such as name, address, date-of-birth, phone, and email authentication, Instant Verify also supports compliance in countries that require national ID numbers. U.S. companies can now conduct better due diligence to verify customers internationally with greater confidence.

## 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 have to be validated by different means. For example, the critical importance of verifying an individual's age cannot be understated when it comes to the sale of products intended only for adult consumption. It is important when building an online community that the website's users are legally permissible to access services.

## Instant Email Verify

Email addresses have become important identity elements and verification of email addresses has become critically important to domestic and international ecommerce transactions. Instant Verify-Email Verification keeps online transactions in motion while helping reduce exposure to fraudulent consumers via leveraging the industry's most authoritative source of consumer information. With the power of proprietary matching algorithms, LexisNexis can confirm email associations using custom, first-seen date thresholds that you establish. Instant Verify-Email Verification uses a combination of key identity attributes and email "pass" or "fail" verification to help support timely, intelligent, and confident decisions.

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

Identifying and acting on instances of identity theft is no longer simply "just another CIP policy." It's the law.

The LexisNexis Red Flags Rule Report identifies suspicious personal, identifying information, and displays warning codes when red flag risk factors arise. This capability reveals patterns, practices, and suspicious activities, helping protect you and your business from the growing dangers of identity theft and fraudulent activity.

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.

## How it works

LexisNexis Instant Verify integrates easily into your business processes, offering integration through a web services interface, batch processing, hosted IVR or hosted website. Our identity verification solution helps you confirm personal identity data, professional credentials, businesses and their authorized representatives, and financial account information in a way that minimizes the amount of data consumers need to actively input to establish their identities.

## Benefits of using LexisNexis Instant Verify

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. Additionally, LexisNexis has access to more than 34 billion public and proprietary records, as well as advanced technology that can make connections quickly between seemingly unrelated data in order to confidently and securely verify identities.

### Account Verification

With our new \*Account Verification capability, you can achieve greater confidence 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.

*\*Account Verification is only available for government, healthcare and ecommerce customers.*

### The Need for Stronger Authentication is Growing

The National Institute of Standards and Technology (NIST) Special Publication 800-63-2, entitled "NIST Electronic Authentication Guideline – Information Security," provides guidance to federal organizations seeking to decrease their vulnerability to fraud. Proofing identity and authenticating an individual occurs at four varying degrees of confidence, referred to as "levels of assurance" (LOA) 1-4.

LOA2 and LOA3 identity proofing require that a combination of applicant registration verification elements be applied, including a valid government ID number, and a utility or financial account number (e.g., checking account, savings account, loan or credit/debit card). These requirements are achieved through matching records in valid databases. Additionally, these verifications confirm that name, date of birth, address, ID number, financial account number, and other personal information in valid database records are consistent with the application, and that they are sufficient to uniquely identify any individual.

LexisNexis Account Verification 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](http://lexisnexis.com/instantverify)

### 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.



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 © 2015 LexisNexis. All rights reserved. NXR01858-1 0313