



Accelerate customer acquisition with identity
verification at the speed of instant

LexisNexis® InstantID®

Support well-informed customer decisions with multiple source identity verification



Risk Solutions
Financial Services

LexisNexis® InstantID® delivers succinct identity insight to drive smarter decisions and keep customer acquisition in focus.

Increase revenue in an instant

Growing your business while satisfying Customer Identification Program (CIP) regulations demands the ability to make effective and efficient decisions on prospective customers. You need access to a product with sophisticated, robust identity coverage and more accurate data that supports informed decisions, delivers higher verification rates and minimizes risk exposure.

LexisNexis InstantID is a flexible, configurable solution that allows you to verify consumer or business information and seamlessly fits into acceptance workflows and scoring policies to help your business:

- Accelerate account acquisition
- Strengthen CIP Compliance
- Mitigate risk exposure
- Minimize exceptions and discrepancies
- Reduce operating costs

InstantID delivers an intuitive, easy-to-interpret score that summarizes the level of verification, highlights potential risk indicators and provides additional consumer verification information to strengthen due diligence efforts. By supporting faster, well-informed customer decisions InstantID creates an efficient route to increased revenue.

Maximize growth with superior data coverage

InstantID has the unparalleled ability to keep up with today's consumer population and provide the highest verification rates. With access to the industry's most robust database and the LexisNexis® Customer Network, you can instantly connect to aggregated information from over 36 billion public and proprietary records that cover 95% of the U.S. adult population, including entities with limited credit and financial histories. We deliver analytics backed by LexID®, our proprietary advanced linking technology that synthesizes disparate data sets and intelligently examines data interconnections to provide meaningful identity insight.



InstantID also provides automated watch list checking details through searching a comprehensive set of global terrorist watch lists, including the Office of Foreign Assets Control (OFAC).

Finding new customers to grow your business is difficult—InstantID delivers a more complete picture of your applicant to help maximize business growth.

InstantID is the only identification solution endorsed by the American Bankers Association and is designed to:

Support Business Growth	Comply with CIP Regulations
Speed customer acquisition and provide high verification rates	Simplify compliance with section 326 of the USA PATRIOT ACT
Minimize verification failures and delays caused by mis-keys through automatically identifying and returning corrected data	Streamline compliance and audit reviews with robust archiving and reporting
Reduce costly discrepancy resolution by receiving alternate data found on the subject, such as name and address verifications	Automate watchlist checking and Red Flags Rule reports

Increase verification rates while defending against risk



Reduce manual reviews

Increase operational savings and onboard more customers by minimizing reviews caused by incomplete information or lack of verification.

- Verify over 40% of consumers not found at a credit bureau with InstantID
- Increase verification rates by 10% with access to the LexisNexis Customer Network



Spot and correct mis-keyed information

Reduce verification failures and delays from mis-keys with intelligent tools that automatically flag mis-keyed information and return corrected data.

On average, records submitted to InstantID contain:

- 2.5% mis-keyed last names
- 2.25% mis-keyed DOBs



Streamline discrepancy resolution

Support faster discrepancy resolution with multiple levels of detailed information, including name variations, such as marriage, with dates of changes, and address variations with dates associated.

On average, records submitted to InstantID contain:

- 15% of SSNs are associated with multiple last names
- 16% of addresses are potentially previous addresses



Uncover potential fraud and other risk

Speed discrepancy resolution and identify data anomalies with multiple levels of detailed information, including name variations and dates of changes, and address variations with dates associated.

On average, records submitted to InstantID contain:

- .05% of SSNs are associated with a deceased individual
- .01% of names match the OFAC file

InstantID combines LexID advanced linking technology with superior data coverage to speed identity verification and validation.

Strengthen compliance and simplify audits

Streamline compliance and audit reviews with robust archiving and reporting functionality that supports both individual transaction review reports and detailed summary level reports. Advanced archiving and reporting means that LexisNexis stores your InstantID records for you and provides a way to retrieve and review the record with the auditor in real time.

InstantID also delivers comprehensive reports to help you evaluate the efficacy of business rules and understand portfolio performance. Access to the summary level reports gives you the ability to pull performance statistics on transactions run over a given time frame.

Better business decisions start with InstantID

By harnessing the power of the LexisNexis identity repository and our proven scoring and analytic technologies, InstantID provides a strong foundation for Know Your Customer and CIP programs and streamlines customer acquisition. With tools to help minimize exceptions, support deeper due diligence and protect against compliance and fraud risks, InstantID positively impacts the customer experience and your overall success.



Corporation for American Banking, L.L.C.

InstantID is the only identity verification and validation solution endorsed by the American Bankers Association through its subsidiary, the Corporation for American Banking.

For more information:

Call 866.858.7246 or visit
lexisnexis.com/risk/financial-services

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.



The InstantID 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 InstantID 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 are registered trademarks of Reed Elsevier Properties Inc., used under license. InstantID is a registered trademarks of LexisNexis Risk Solutions FL Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2014 LexisNexis. All rights reserved. NXR00876-3 0214