



Advanced Fraud and Compliance Risk Assessment for Today's Customer Acquisition

Are you feeling the effects of reduced revenue streams and increased compliance overhead?

LexisNexis® Lead Integrity Attributes can help your business:

- Reduce marketing costs and avoid fraud losses
- Offset costs associated with recent regulatory activity
- Manage fraud and compliance risk
- Suppress marketing to prospects that are unlikely to pass new account opening criteria

An uncertain economic landscape and a rapidly changing regulatory environment have had a large impact on lenders. As a result, there has never been a more critical time for lenders to identify innovative cost reduction strategies to offset increased compliance overhead and reduce revenue streams.

Lead Integrity Attributes Customer Acquisition Strategy

As lenders seek to reduce costs and avoid fraud losses within their customer acquisition activities, more resourceful and effective institutional risk (legal and regulatory compliance issues arising from identity verification, suspicious or contradictory identities, fraudulent activities and governing regulations) assessment and fraud prevention tools are needed. One of the most effective ways to significantly reduce costs without negatively impacting your lending business in the midst of an uncertain economy and restrictive regulatory environment is an efficient suppression of high-risk prospects from your marketing campaigns.

The Lead Integrity Attributes Solution

LexisNexis® Lead Integrity Attributes are designed to help lenders in the customer acquisition stage by equipping them with insights about prospects, risks associated with their address, and other suspicious or problematic data associated with their identity. The Lead Integrity Attributes Solution links multiple layers of consumer information drawn from the industry's largest proprietary data repository. These insights help lenders identify prospects who pose a high fraud or institutional risk prior to spending marketing resources inviting such prospects to apply for their services.



Why Do You Need LexisNexis® Lead Integrity Attributes?

LexisNexis® Lead Integrity Attributes enable lenders to fine tune their customer acquisition activities by helping lenders avoid marketing and application processing costs associated with high-risk prospects. This solution also mitigates fraud losses by reducing opportunities for fraudulent identity holders to respond to marketing offers. Without this solution, you are more likely to spend significant time and money extending invitations toward high-risk identities that are unlikely to pass your fraud and institutional risk management policies.

An ROI-based Strategy

LexisNexis® Lead Integrity Attributes link multi-sourced information about consumers to provide valuable insights that help lenders significantly reduce costs and avoid fraud losses. By helping you to easily pinpoint the higher-risk prospects up front, this powerful solution can help you experience a greater return on investment from your customer acquisition programs.

Rely On a Trusted Source

LexisNexis® Risk Solutions has been providing complete and proven solutions for the lending industry for decades. We understand the nuances of the credit card and other lending industries, and we proactively develop solutions to meet the demands and challenges caused by the ever-changing financial landscape. We are also a team of experts dedicated to making sure that you are getting the most value from our data technology solutions.



LexisNexis Lead Integrity Attributes Contain 370 Attributes Within the Following Attribute Categories:

- Property, Asset and Estimated Income
- Derogatory Public Records
- Phone and High-Risk Address
- Identity Fraud Risk
- SSN Related Risks
- Address Characteristics and Address Differences
- First Degree Relative and Associate Risks
- Transient Person
- Non-Derogatory Public Records
- Public Record Search Activity
- Education
- Sub-Prime Credit Solicitations

Are you unnecessarily extending valuable resources marketing to high-risk prospects? Email us today at creditrisk@lexisnexis.com or call 866.858.7246.

About LexisNexis®

LexisNexis® is a leading global provider of content-enabled workflow solutions designed specifically for professionals in the legal, risk management, corporate, government, law enforcement, accounting and academic markets. LexisNexis originally pioneered online information with its Lexis® and Nexis® services. A member of Reed Elsevier, LexisNexis serves customers in more than 100 countries with more than 18,000 employees worldwide.

About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions is the leader in providing essential information that helps advance industry and society. Building on the legacy of proven LexisNexis® services from the past 30 years, our cutting-edge technology, unique data and advanced scoring analytics provide total solutions that address evolving client needs in the risk sector while upholding high standards of security and privacy. LexisNexis Risk Solutions serves commercial organizations and government agencies and is comprised of several affiliated corporations, each offering premier customer-focused solutions. For more information, visit lexisnexis.com/risk.



LexisNexis® Lead Integrity Attributes are provided by LexisNexis Risk Solutions FL Inc. LexisNexis® Lead Integrity Attributes are intended to screen lists of prospects for individuals who present a higher risk of fraud or legal and regulatory compliance issues. Lead Integrity Attributes are not intended to be used to screen lists of prospects for individuals who are not likely to respond to a given offer or promotion. That is, Lead Integrity Attributes should be used to control fraud or institutional risk and should not be used for marketing purposes. Lead Integrity Attributes do not constitute "consumer reports" as that term is defined in the federal Fair Credit Reporting Act, 15 USC 1681 et seq. (FCRA). Accordingly, Lead Integrity Attributes 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. Without limiting the foregoing, Lead Integrity Attributes may not be used to (i) assess credit risk, (ii) make credit product or line decisions, (iii) underwrite or rate insurance, or (iv) decision applications from responders. 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, Lexis, Nexis 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 © 2011 LexisNexis Risk Solutions. All rights reserved. NXR01313-2 0511