

Instantly detect identity misuse fraud and weed out synthetic identities



Businesses are facing sophisticated identity misuse and synthetic identity fraud schemes that threaten their portfolios.

What is identity misuse?



Unlike traditional fraud, these schemes—such as account bust-outs and chargeback abuse—are harder to detect because they often involve real account holder data.

Detecting identity fraud early requires advanced identity intelligence and high-performing, robust solutions. Businesses need the ability to uncover subtle manipulations, more accurately assess risk and distinguish trusted consumers from bad actors—all without adding unnecessary friction.

45%

of fraud losses attributed to new account originations¹

19%

increase YOY in global fraud attack rate²

NEARLY 50%

of organizations cited synthetic identities as a top challenge in the past year³

Introducing LexisNexis® Fraud Intelligence - Identity Misuse

LexisNexis® Fraud Intelligence - Identity Misuse is a custom, AI-driven solution designed to help organizations detect identity fraud with high accuracy and speed at the point of new account opening (NAO) and during regular portfolio management. By leveraging:



Pattern fraud profile recognition



A consortium network with vast inquiry and fraud feedback data



One of the largest identity data repositories in the U.S.

LexisNexis Fraud Intelligence - Identity Misuse enhances fraud prevention strategies—reducing fraud losses, minimizing false positives, and improving operational efficiency and consumer experience.



Advanced AI/ML analytics analyze key signals like PII velocity and historical account activity to detect identity manipulation and synthetics with greater trust and precision.

As part of the LexisNexis® Fraud Intelligence solutions suite, it's ready for immediate activation today through seamless integration options.

Focus on growing your portfolio and protecting trusted consumers while efficiently flagging high-risk cases for investigation.



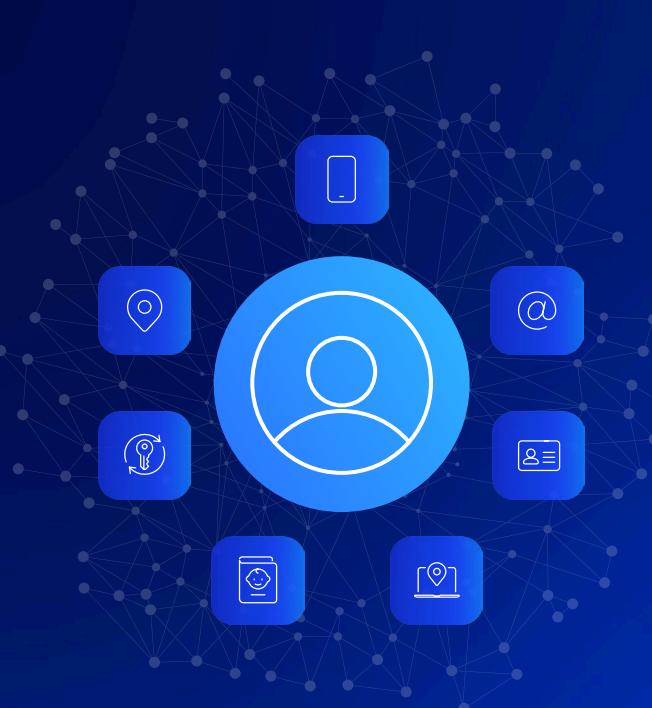
Identity Misuse

Prevent consumers from accessing your infrastructure who have knowingly misrepresented their identity to obtain services



Synthetic Fraud

Detect fraudsters who have created and curated fake identities or curated personal details of a real identity to obtain services

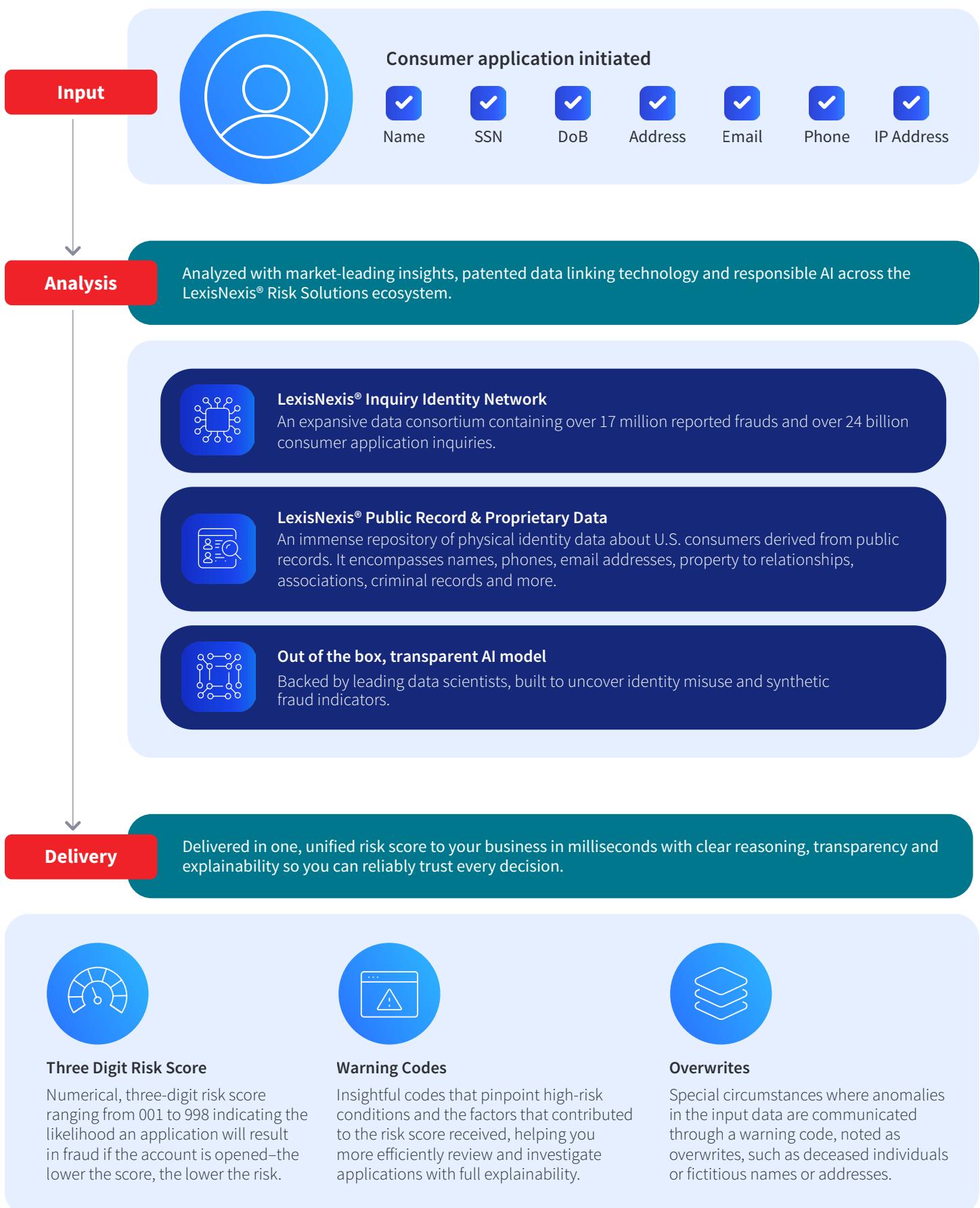


From Billions of Advanced Insights to One, Three-Digit Risk Score

LexisNexis Fraud Intelligence - Identity Misuse leverages authoritative identity data, consumer inquiries and associated attributes—enhanced by patented data linking technology and responsible AI—to detect inconsistencies and fraud patterns in application profiles.

It goes beyond simple pass/fail checks, analyzing hundreds of identity characteristics and life events with historical cross-industry insights, to provide a more comprehensive risk assessment to your business.

How does it work?



Proven to Deliver Enhanced Fraud Detection Rates

Major U.S. National Bank sees:

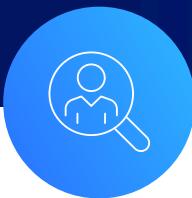
34%

fraud rate within the riskiest 1% of scores via in-branch account openings*

23%

of all fraud captured within 3% depth of file via digital channel account openings*

Translate Data into Insights.
Uncover Suspicious Patterns.
Stop More Identity Fraud at NAO and Portfolio Management.



Instantly detect signs of identity misuse and synthetics at account opening with increased trust and precision.



Increase portfolio performance by reducing expansion of account holders showing signs of potential misuse.



Strengthen your defenses with a best-of-breed solution that delivers risk-appropriate friction for your trusted consumers.



Experience short time-to-value with seamless integration options and a ready-to-go AI solution.

Call 408.200.5755

or visit risk.lexisnexis.com/products/lexisnexis-fraud-intelligence

Recognized Around the World for Award-Winning Technology



Sources:

1. LexisNexis® True Cost of Fraud™ Study 2023

2. LexisNexis® Risk Solutions Cybercrime Report 2024

3. LexisNexis® True Cost of Fraud™ Study 2023

* Results represented are based upon an internal analysis using one customer's proof-of-concept. Actual results in production may vary depending upon consumer populations.

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [LexisNexis Risk Solutions](https://LexisNexisRiskSolutions.com) and [RELX](https://RELX.com).

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