

Combat Identity Fraud with Confidence

from Account Opening to Portfolio Management



As data breaches proliferate and AI-driven fraud tactics rapidly evolve, businesses are increasingly vulnerable to sophisticated fraud schemes that pose serious threats to their portfolios and operational integrity.

63%

of organizations report first- and third-party fraud as their top challenge¹

\$10.5T

Gen AI is fueling a surge in identity fraud—cybercrime is projected to cost \$10.5 trillion annually by 2025²

32M+

people were impacted by data breaches in Q1 2025 alone³

LexisNexis® Fraud Intelligence solutions suite helps detect PII-related identity fraud with high accuracy and speed at the point of account origination and during regular portfolio management.



Strengthen fraud detection accuracy



Reduce false positives and streamline decisions



Minimize unnecessary delays for trusted consumers



Ensure built-in compliance that reduces risk and simplifies audit readiness

See Beyond the Surface of Every Identity

Available through **tailored, AI-driven scores, or 300+ attributes**, we help your business uncover subtle manipulations, more accurately assess risk and distinguish trusted consumers from bad actors—without adding unnecessary friction.

By leveraging:



**Pattern fraud
profile recognition**



**A contributory network
with vast inquiry and fraud
feedback data**



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



**Patented data linking
technology and
purpose-built AI**

LexisNexis® Fraud Intelligence empowers your business to detect more fraud across multiple touchpoints with precision. Delivered with the flexibility to align with your unique goals and pain points, it helps drive smarter, faster risk decisions.

Why Choose Us?

We set industry-leading standards and deliver innovative solutions for fraud and identity challenges, leveraging unmatched intelligence and responsible AI to optimize client outcomes.

AI You Can Trust

For 25+ years, our models have been built to detect complex fraud while ensuring fairness, transparency and ethical, auditable decisions

Decades of Expertise

Experienced data scientists, who developed our patented deep linking technology, transform complex data into trusted, high-performing solutions

Vast Public Records and Proprietary Datasets

Powered by LexID®, a unique identifier with over 99.99% precision, our solutions are fueled by 65B+ public and proprietary records across consumers and businesses

Cross-Industry Consortium Network

An expansive consortium network containing over 17 million reported frauds and over 24 billion consumer application events with contribution from banking, retail, FinTech and more

Tailored and Flexible

A wide range of models help solve industry-specific challenges with flexible delivery methods and configuration options that fit your business's unique goals

Driving the Future of Innovation

Technological advancements, strategic investments and customer/industry collaboration enable us to lead the way in protecting organizations and shaping responsible standards in a dynamic threat landscape

*Consortium members
who contribute fraud
feedback can see a
**40% lift in fraud
capture rate** versus
members who do
not contribute⁴*

Tailored AI Models for Various Fraud Types

Going beyond simple pass/fail checks, we analyze hundreds of identity characteristics and life events with historical cross-industry insights, to provide a more comprehensive view of the identity to your business.

Delivered via a three-digit risk score, your business has full control and confidence to configure automated risk decisions for:

Combining Synthetic and Third-Party Scores uncovered \$14.3 million fraud loss savings by detecting 60% of third-party fraud and 30% of first-party fraud⁵



Third-Party Fraud

Detect fraudsters who steal a victim's identity to access services with no intent to repay



Identity Misuse

Uncover consumers who misrepresent their identity or give false information to obtain services

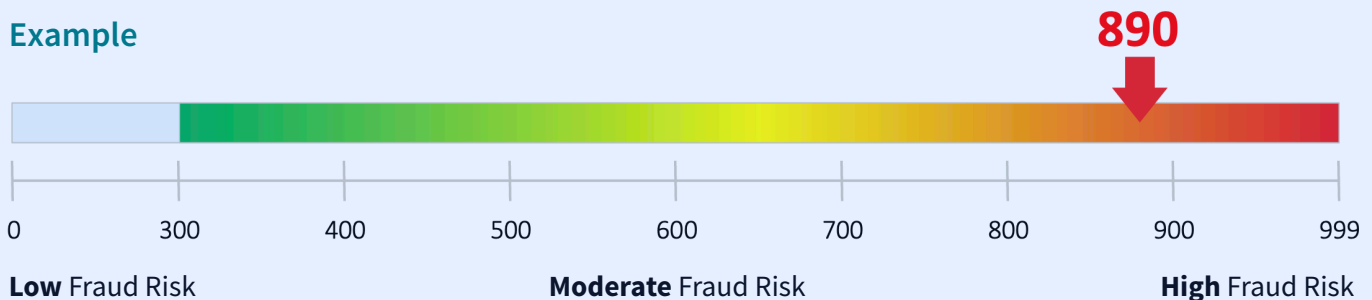


Synthetic Fraud

Prevent fraudsters who establish fictitious identities by fabricating, combining or distorting personal details to access your services

Six rank-ordered reason codes that pinpoint the high-risk conditions and the factors that contributed to the risk score received, helping you more efficiently review and investigate applications with full explainability.

Example



890

Warning Codes

- 1:** Length of time on credit bureau sources corroborating identity
- 2:** Input SSN associated with reported fraud
- 3:** Length of time since input email first seen
- 4:** Number of unique SSNs associated with this identity
- 5:** Number of inquiries with mismatching identity elements from input
- 6:** Distance between input IP address and input address

How Does it Work?



300+ Model-Ready Attributes

Developed for use in your internal models, policy rules and manual reviews, these insights support sophisticated approaches to predictive analytics across the customer lifecycle with enhanced flexibility and versatility.



Application Stability

Highlight patterns of incongruence by scrutinizing the number of unique PII elements associated with each other and with the identity.



Application Element

Gain a historical and current overview of the input PII elements' source history on file. Learn whether those elements came from specific governmental and institutional sources, credit bureau, voter registration or other proprietary sources.



Consortium Network

Unveil velocity and reported fraud associated with input PII elements, supplied by members of the LexisNexis Inquiry Identity Network.



Identity and Relationship

Discern the type of sources that report the identity, the emergence of that identity, whether the identity is deceased, the number of relatives and associates within that identity's network, and where and when those identities are first reported.

*Fraud Intelligence Attributes showed a **15% lift in fraud capture rate** at 3% risk depth over legacy attribute solutions⁶*



Translate Data into Insights. Uncover Suspicious Patterns. Stop More Fraud.



Instantly detect signs of identity fraud related to PII with increased trust and precision



Increase profits, reduce false positives and improve operational efficiencies by only focusing on the highest risk applications



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® Risk Solutions Cybercrime Report
2. [weforum.org/stories/2025/01/how-ai-driven-fraud-challenges-the-global-economy-and-ways-to-combat-it/](https://www.weforum.org/stories/2025/01/how-ai-driven-fraud-challenges-the-global-economy-and-ways-to-combat-it/)
3. [privacyrights.org/resources-tools/reports/q1-2025-data-breach-report-658-data-breaches-reported-and-major-database](https://www.privacyrights.org/resources-tools/reports/q1-2025-data-breach-report-658-data-breaches-reported-and-major-database)
4. Results represented are based upon an internal analysis using bankcard industry model and samples. Actual results in production may vary depending upon consumer populations
5. A top-five card issuer's applications
6. LexisNexis Risk Solutions analysis using historical bankcard applications

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://www.lexisnexis.com) and [RELX](https://www.relx.com).

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