

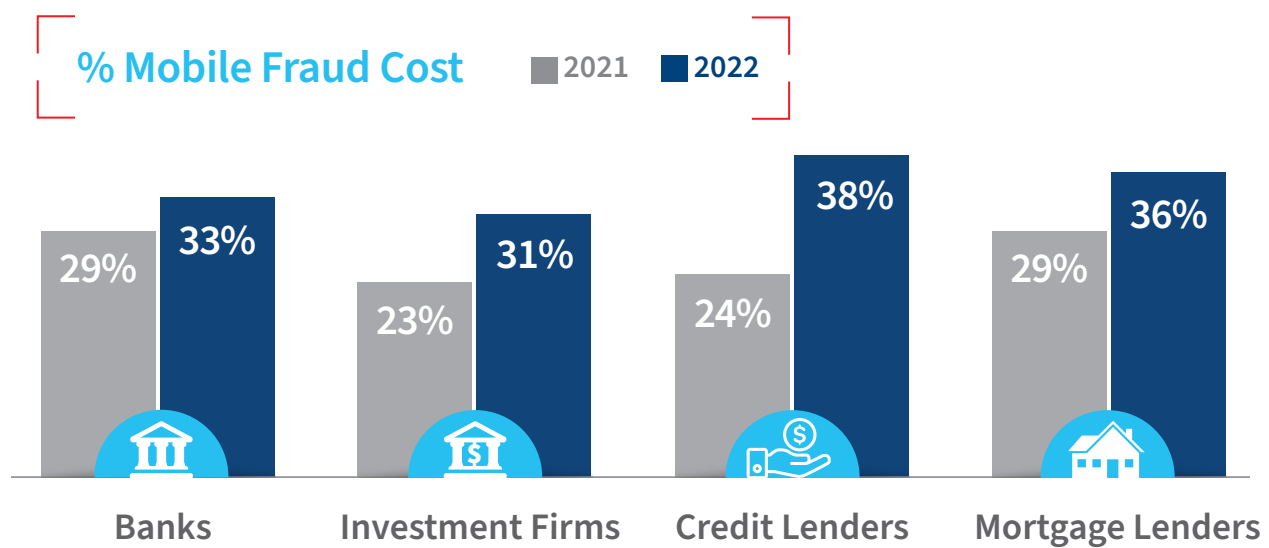
Pursue Portfolio Growth with More Confidence

Detect and prevent new account acquisition fraud with powerful predictive insights into consumer identity events, application behaviors and consortium feedback.

Digital transformation has created unprecedented opportunities for fraudsters

Identity-related fraud challenges have increased due to growth in digital transaction volumes and widespread availability of consumer personally identifiable information (PII).


Fraud costs in digital channels for U.S. lenders grew 29% on average between 2021 and 2022. Mobile channel fraud costs rose for all financial business types in the U.S.¹:



The LexisNexis® Fraud Intelligence solutions suite supports confident portfolio growth via insights into consumer identity and application risk



Defend against new account acquisition fraud



Improve decision-making at application review and investigation



Meet high standards for today's regulatory landscape

Make more confident decisions using the LexisNexis® Inquiry Identity Network and thousands of public record and proprietary sources

- **17 million** reported fraud events²
- **24 billion** consumer application events³
- **2 billion** total transactions added per year⁴
- **10,000+** new identity elements added per day⁵
- **286 million** identities in U.S./U.S. territories⁶

The LexisNexis Fraud Intelligence solutions suite provides insight into identity life events, application behaviors and associated events in real time, giving financial institutions a robust way to assess applicant identity and application fraud risk



LexisNexis® Fraud Intelligence Third-Party Scores

Increase market share while managing risk effectively

Top-five card issuer fraud detection rate of 59% at 3% depth of file: **\$25 million fraud loss savings**⁷



LexisNexis® Fraud Intelligence Synthetic Scores

Stop more synthetic fraud while expediting legitimate applicants

Regional bank combined Third-Party Scores with Synthetic Scores to detect 60% of third-party fraud and 30% of synthetic fraud: **\$14.3 million fraud reduction**⁸



LexisNexis® Fraud Intelligence Attributes

Gain insight into identity life events and near real-time consumer application activity

Cross-industry attributes designed to deliver precision and granularity into consumer behavior and confirmed frauds maximize a **15% lift over legacy attribute solutions**⁹

To learn more about detecting and preventing more identity fraud with insights from the LexisNexis Fraud Intelligence solutions suite, call 408.200.5755 or visit risk.lexisnexis.com/products/lexisnexis-fraud-intelligence



¹ 2022 LexisNexis® True Cost of Fraud™ Study: Financial Services and Lending Edition
² LexisNexis® Inquiry Identity Network
³ risk.lexisnexis.com/our-technology/lexid
⁴ LexisNexis analysis using a regional bank's card applications from 1/2018 – 6/2021
⁵ LexisNexis analysis using a top-five card issuer's applications from May 2021 to December 2021
⁶ LexisNexis analysis using historical bankcard applications ranging from July 2018 through Dec 2019