



## LexisNexis® BehavioSec®

Facilitate login and improve the experience for returning customers

- Identify anomalies and confidently evaluate individual behaviors at login to reduce fraud and false positives

### The Many Challenges of Fraud at Login

**Most fraud prevention methods detect attacks by searching only for potentially harmful anomalies.**

If an authentic user does anything unusual, such as logging in from a new location or using a new device, the action may be flagged as an anomaly and trigger false positives, which require costly manual reviews and degrade customer experience.

Organizations are also continuously challenged by malicious activities from fraudsters who know the weaknesses of common fraud prevention solutions and understand how to evade these systems.

### Beyond Anomalies

**Deploying BehavioSec at logins minimizes false positives, detects potential login fraud and reduces the risk of account takeover – all without impacting the customer journey.**

Using behavioral intelligence and advanced analytics, BehavioSec silently collects and analyzes data in real time from a user's online interactions to develop a set of unique digital identity signals.

These signals offer insight into who is using your applications and whether they present malicious intent.

### Why BehavioSec®?



Protects the entire customer journey from new account opening, to logins and payments



Evaluates digital behavior with greater accuracy



Delivers a seamless experience for trusted users



Provides additional intelligence for informed risk decisions

When a fraudster successfully takes over an account, the damage is beyond monetary. The impact on the customer's lost time and frustration to undo the damage is difficult to repair. For the organization that didn't or couldn't stop the compromise of the account, the losses can extend far beyond the costs tied to the individual account.

Account takeover (ATO) strains customer relationships. And when it happens frequently, it can result in long-term damage to customer loyalty. Balancing false positives, security and user experience continues to challenge organizations of all sizes.

The power of BehavioSec comes from recognizing individual behavior patterns rather than simply looking for anomalies to flag as potential fraud. By providing your system with a "good intent" signal, BehavioSec enables you to transparently evaluate risk at login and throughout the user journey.

BehavioSec collects data behind the scenes, so it does not interfere with the customer experience. It is a powerful tool for increasing trust and reducing fraud risk throughout otherwise uncertain interactions.

## Striking the Optimal Balance

With identity insight from BehavioSec you can balance security and user experience to achieve the right level of friction at the right time.

BehavioSec provides assurance that your customers are who they say they are, from entry to exit, regardless of location or device behavior.

Safeguard your organization from fraud at every touchpoint across the customer journey with BehavioSec.

### BehavioSec at new account openings

- Monitor behavioral anomalies
- Detect application and data familiarity anomalies
- Build a trusted baseline of what's considered normal behavior in an environment by utilizing machine learning

### BehavioSec at payments

- Detect payment fraud by identifying behaviors that do not fit a customer's profile
- Incorporate new detection mechanisms that scan user activity for behavioral signs of scams, coaching or coercion

**31%** of identity fraud globally occurs at login<sup>1</sup>

**+211%** growth in attack rate for mobile app logins<sup>2</sup>



## Unleash the Unique Power of Leading Device and Digital Identity Intelligence with Superior Behavioral Biometrics

Combined with the digital identity and device intelligence from LexisNexis® ThreatMetrix®, BehavioSec helps organizations improve trust in users and transactions, helping to shield both businesses and consumers from fraud losses, and improve the overall user experience.

ThreatMetrix® provides leading technology on device and digital identity intelligence – recognizing trusted and suspicious behaviors related to location, IP, use of Proxies and VPNs, payments and beneficiary data, device and email history, among others – BehavioSec brings complementary intelligence on human device interactions.

## Our Portfolio

Our multi-layered approach leverages market-leading identity verification, authentication, fraud detection, investigation and digital identity intelligence capabilities, helping you create a more accurate risk management strategy.



# Discover the Power of LexisNexis® BehavioSec®

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### About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. 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 [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

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