

LexisNexis® Identity Contact Resolution



If you think old, unpaid debts caused by outdated information are uncollectable... think again.

The LexisNexis® Identity Contact Resolution offering enables government agencies to collect on unpaid debts that were previously considered uncollectable by contacting the correct debtor. Using innovative linking and identity reconstruction technology, this powerful offering can verify and resolve debtor identity data that may have changed over time and rank the potential contactability of the debtors on the refreshed identity information.

The facts reveal a major opportunity

- There's more than \$400 billion in unpaid debts owed to government agencies
- 60% of "old" debts are considered uncollectable due to outdated debtor contact information
- Per U.S. Census, 35 million Americans moved in 2011
- More than 3 million people change their names annually
- More than 5 million homes sold in 2011

The problem is clear

Identity information is dynamic by nature. As debtors' identity data (such as name, address and phone number) change due to marriage, relocation and other factors, it becomes difficult to verify their identities and collect their debts through offset programs or active outbound efforts. Today, with the frequency of changes to personal identification information, data becomes outdated and obsolete quickly, resulting in the rapid accumulation of outstanding debts that are perceived to be uncollectable.

The solution is here

LexisNexis® Identity Contact Resolution looks back in time and makes a historical comparison of debtor identity information associated with uncollectable debts. This powerful tool recognizes connections between identities at different points in time, then verifies and resolves debtor identity matches. Then it appends the most recent identity and contact information. This offering finds debtors that slipped through the cracks when contact information changed over time and returns the updated information needed to contact the correct debtor. Plus, Identity Contact Resolution recognizes and tags anomalies in the data that indicate which identities are truly uncontactable.

How it works

This is a batch process that begins with the agency providing their existing debtor files. Once the LexisNexis Identity Contact Resolution has processed the batch files, those identities are segmented into multiple scoring buckets based on the confidence level of the match and other factors including deceased and unresolvable identities.

Contactability Segmentation



This segmentation and scoring allows agencies to make informed decisions about which records should be added to intercept lists for state offset collections programs; which records have had their identity resolved and therefore lend themselves to active collection strategies; which records should be referred to third-party collection agencies; and which records can be dropped due to the uncontactable nature of the identity.

"In a recent test of a file containing 16,000 debtor identities, 4% of the identities in the file had changed in just 6 weeks."

Scott Straub, LexisNexis

An ongoing solution

In today's dynamic world, debtor identity information changes rapidly and this solution is designed to recognize and reconcile those changes to a contactable identity. Using Identity Contact Resolution in regular intervals can greatly reduce the number of debts that are labeled uncollectable and shrink the astounding dollar amount of unpaid debts. In short, this proven offering can help governments to easily retrieve a substantial amount of money that's owed.

Receive a complimentary assessment of your data

For more information:

Call 866.528.0780

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About LexisNexis Risk Solutions

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Our government solutions assist law enforcement and government agencies with deriving insight from complex data sets, improving operational efficiencies, making timely and informed decisions to enhance investigations, increasing program integrity, and discovering and recovering revenue.

LexisNexis Identity Contact Resolution services are not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the LexisNexis Identity Contact Resolution services may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. 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.

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