

## Expedite Benefits to Participants While Preventing Fraud and Identity Theft

When it comes to accurate identity authentication, asking the right questions can rival receiving the right answers.

### Delve deeper into suspicious activity on your platform

Fulfilling your agency's mission is priority one. You take great pride in ensuring that participants quickly receive the public assistance they need while you also work to prevent fraud and abuse. LexisNexis® Risk Solutions offers a full array of identity solutions to assist in this endeavor. In certain circumstances however, extra support is needed.

Utilize the LexisNexis® Risk Solutions Special Investigations Unit ("SIU") to assist your agency. Leveraging data and analytics, the SIU is able to investigate suspicious patterns and dubious identities. When the SIU sees something, they say something. The SIU offers experience-driven insights into situations that might otherwise be impossible to unravel.



## Access expert investigative capabilities and analytical insights

The SIU is comprised of former law enforcement, financial service, retail fraud, national security intelligence and military intelligence analysts, who provide real-time investigative and analytical insight. The SIU coordinates directly with government agencies to leverage the full suite of solutions to identify risk and ensure taxpayer money is directed to deserving individuals.

**LexisNexis® Risk Solutions Special Investigations Unit  
Government Fraud Alert**

October 6, 2023 SIU-GOV Alert 05-100821

**Fraudsters Using Outlook Email Domains At Alarming Rates**

**Summary**  
LexisNexis Risk Solutions (LNRS) Special Investigations Unit (SIU) research indicates criminals are utilizing the email domain outlook.com at a rate never seen before in the Unemployment Insurance (UI) identity space. It is unknown exactly why outlook.com is an attractive email domain for criminals; however, there are multiple aspects to the email service that make it unique.

**Analysis Details**  
Some UI states have seen a post Pandemic Unemployment Assistance (PUA) spike in volumes and associated failure rates, which is highly indicative of fraudulent behavior. Correlating with this spike is the dramatic increase in the use of outlook.com email domains. A deep dive into one state agency's data revealed a substantial increase in transactions utilizing outlook.com. Most recently the SIU saw a spike of 57% of all transactions in a day utilizing outlook.com.

It is important to note that a large majority of the transactions utilizing outlook.com emails are very likely fraudulent based on a variety of attributes and are failing the identity proofing process. According to LNRS solutions, some of the attributes associated to the

**Total Volumes Versus Use of Outlook Email Domain in State A**

Count of Transactions

Outlook Email Domains Total Volumes

SIU Fraud Alert

For LexisNexis® Risk Solutions Customers Only.

The SIU is a centralized team of cross-trained analysts with the skills and expertise to solve problems and give actionable insight as a trusted partner. The SIU can provide support either remotely or onsite.

The SIU cross-agency support can identify trends and patterns before they impact your agency, providing an additional layer of protection and support to help stop bad actors before any damage is done.

**SIU analytical reports provide actionable insights that cut across sectors and agencies**



## Optimize your workflow and monitor performance

In addition to conducting research into agency data or investigations, the SIU provides real-time monitoring of fraud and identity solutions to ensure your agency is optimizing their use. The SIU wants you to maximize our solutions and ensure they are working effectively to meet your agency mission. The SIU is always in the background, monitoring performance and analyzing data to help stop attacks, technical issues, or other anomalous behavior before it becomes a problem.

SIU continual monitoring, analysis and performance reviews allow agencies to visualize how our solutions are performing and make recommendations for optimization, continually staying ahead of bad actors.



**The SIU will monitor solution performance to ensure effectiveness and optimize when needed**



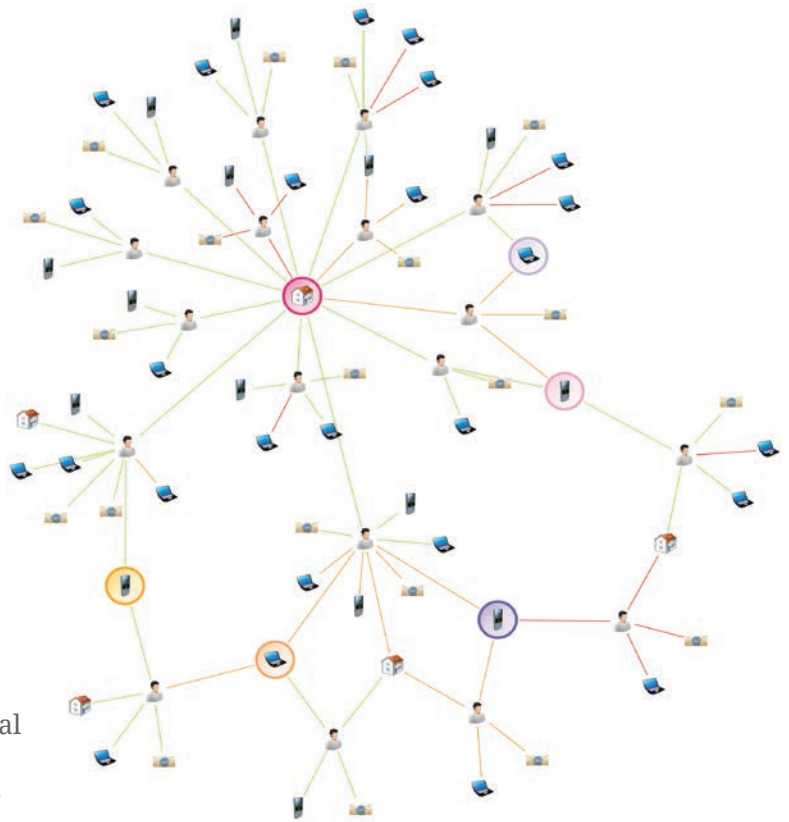
## Investigative techniques and tools

From our unique vantage point, LexisNexis Risk Solutions cuts across information silos and reduces system-wide vulnerabilities. The SIU identifies when an issue arises and quickly takes action.

At the disposal of the SIU is a full complement of advanced investigative tools and technology, which can be applied as needed.

SIU analysts evaluate new tools to stay on top of evolving data methods and techniques to identify bad actors. Whether through mapping, data visualizations, link analysis or platform monitoring, SIU analysts help your agency stay one step ahead of the fraudsters.

The SIU will also assist agencies in utilizing our solutions and teaching different analytical techniques when applicable. The SIU will be your resource to not only provide actionable insight, but also to consult on best practices and analytical techniques.



**SIU utilizes various analytical methodologies such as link analysis to help agencies stop bad actors**

## Uncover suspicious activity

The SIU offers government agencies innovative expertise to detect fraud and prevent improper payments, resulting in countless success stories including:



**Saved \$5 million** – The SIU identified thousands of likely fraudulent applicants enabling a state unemployment agency to reduce fraudulent payments by an estimated \$5 million. The SIU was able to quickly identify the high-risk identities using internal tools, data and rigorous analytical techniques to pass this information to the state and prevent payment to criminals.



**Exposed suspicious identities** – The SIU has provided over one million leads to multiple federal and state agencies about potentially fraudulent identities attempting to seek government benefits. These leads provided analysts and investigators actionable tips to help stop fraud before payments were made.



**Prevented thousands of fraud transactions by bots** – The SIU analysis of a state agency's front-end identity transactions focusing on digital risk assessment helped pinpoint thousands of transactions linked to bot activity using proxies from foreign actors in China. Upon identification of this fraud strategy, the SIU modified existing digital rules in this state agency and others to help prevent similar bot attacks in the future.



## Obtain research, analysis and case assistance

You have already chosen a leader in fraud prevention solutions. The SIU provides an added level of support to:

- Detect possible identity theft and flush out suspicious beneficiary identities
- Help provide the right level of friction for risky activity while ensuring legitimate participant access
- Investigate suspicious activity in your data
- Provide more information for a specific case investigation
- Identify connections to individuals such as relatives, associates, and addresses
- Recognize new patterns of fraud as they evolve
- Optimize agency fraud prevention workflows

## How Can LexisNexis Risk Solutions SIU Help?

- **Create customized dashboards** to ensure platform performance
- **Translate complex identity data** into actionable insight
- **Conduct research into agency data with real-time monitoring** of identity and fraud solutions to ensure your agency is optimizing their use
- **Monitor performance and analyze data** to help stop attacks, technical issues or other anomalous behavior before it becomes a problem
- **Conduct performance reviews** to visualize how our solutions are performing and provide recommendations for optimization
- **Consult on best practices and analytical techniques**
- **Provide actionable insight** using link, social network and geospatial analysis
- **Provide customized assistance when requested**
- **Provide investigative research and analytical support**
- **Identify risk and suspicious identities**
- **Provide leads for investigations**

Email the SIU directly at [SIU@LexisNexisRisk.com](mailto:SIU@LexisNexisRisk.com)  
or contact your LexisNexis Risk Solutions account manager to request SIU assistance.



Government

### 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).