

# LexisNexis® Bridger Insight™ XG



Multifaceted meets laser-focused  
Streamline regulatory compliance while  
protecting your organization

One of the most trusted compliance suites in the market, LexisNexis® Bridger Insight™ XG is specifically designed to help organizations conduct due diligence, comply with global regulations and reduce fraud risks more efficiently and cost-effectively—all through a single platform.

## **Better tools. Better protection.** **Knowing your customer is the key**

Today, knowing your existing and prospective customers is critical. Regulatory fines, a tarnished corporate image and losses from fraud are inevitable consequences of an ineffective compliance and fraud solution. A gap in your defense can erode trust, impacting your bottom line and the future of your organization.

## **We've made it easy to know your customers**

The overall efficiency and effectiveness of a company's regulatory compliance programs and identity risk management is crucial. Bridger Insight™ XG simplifies the real-time and batch screening of new and existing customers with the latest technologies and decision-making tools, including identity verification, regulatory

compliance and enhanced due diligence applications. Bridger Insight XG also delivers seamless access to BankersAccuity's Global WatchList® data which includes 100% coverage of sanctions lists globally and the OFAC Enhancements list from BankersAccuity.

Bridger Insight™ XG can help you:

- Speed the resolution of critical compliance requirements
- Leverage quick access to exhaustive global sanctions lists
- Mitigate risk exposure with enhanced due diligence data
- Reduce the costs of manual reviews due to false positives
- Fight financial crime including money laundering and terrorist financing
- Simplify payments processing and account openings

## **Expansive coverage delivers greater customer insight**

Bridger Insight XG, powered by the WorldCompliance screening database, puts a wealth of U.S. and international individual and business identity data at



your fingertips. Research an individual or a business from a perspective that accounts for global sanctions and enforcements, politically exposed persons and associates, adverse media and state owned companies, with a single transaction request. Leverage Bridger Insight XG's best-in-class matching technology to intelligently reduce false positives and minimize manual reviews.

### Key Advantages

- Single user interface for global sanctions and enforcements lists, extensive PEP coverage, profiled adverse media and identity verification
- Enhanced due diligence, including: LexisNexis® InstantID®, LexisNexis® InstantID® International, LexisNexis® Negative News, LexisNexis® FraudPoint® and LexisNexis® Anti-Money Laundering Solutions at your fingertips
- Access the WorldCompliance screening database seamlessly
- Comprehensive training availability and exceptional customer service
- Intuitive product interface for quick learning curve
- International ACH Transaction (IAT) and wire transfer scanning tools powered by Accuity's SWIFT/BIC data
- Automated workflow, archiving and reporting to maximize efficiency
- Low product ownership costs through simple installation and automated updates
- Advanced, industry-standard security features
- Closed-loop integration with your existing wire processing, account opening, transaction monitoring and other internal systems
- Scalable to handle high volume batch processing

## Protect your reputation and your bottom line

Meeting global regulatory requirements can be costly, but failing to comply can be even more expensive, impacting both your brand value and your bottom line. Bridger Insight XG and LexisNexis Enhanced Due Diligence tools can help you:

- Comply with local mandates, Bridger Insight™ XG helps health care organizations effectively conduct due diligence and comply with global mandates, such as Bribery Act 2010 (UK), Foreign Corrupt Practices Act (FCPA), USA Patriot Act, Office of Foreign Assets Control (OFAC), Fair and Accurate Credit Transaction Act (FACTA) and the European Union Third Directive, as well as government regulations such as Customer Identification Program (CIP) and Know Your Customer (KYC).
- Identify suspected fraudsters using custom hotlist capabilities, even when they try to disguise their identity by using an alias or a new address.
- Screen against robust screening data from WorldCompliance to help deter crimes such as terrorism, money laundering, illicit financial activity or other criminal acts.
- Improve compliance screening with quick access to Accuity's Global WatchList data, including enhancements lists and 100% coverage of global sanctions lists.
- Comply with Identity Theft Red Flags Rule.
- Perform Politically Exposed Person (PEP) and foreign corruption screening, leveraging in-depth profile data including PEP lists and Enhanced Due Diligence reports.

## XCELENT Service 2013

LexisNexis Bridger Insight XG is the winner of Celent's 2013 XCelent Service Award for global watchlists and sanctions.





## Quick setup, system integration and low maintenance

Bridger Insight XG tools run on LexisNexis servers eliminating product installation or system maintenance. The Integration Tool Kit allows Search API integration and Automated Batch functionality to be easily integrated into already installed systems.

## User-friendly and amazingly deductive

Day-to-day use is simple and straightforward. Bridger Insight XG employs an innovative fuzzy-logic matching algorithm that can help you achieve extremely low false-positive rates, freeing up your time to focus on mission-critical revenue-generating activities. In fact, an internal test resulted in a false-positive rate of less than one percent<sup>1</sup> against the OFAC watchlists.

Bridger Insight XG: Enhanced Due Diligence and Watchlist Tools



Research whether individuals and businesses are who they claim to be by selecting from the above options through an easy integration with Bridger Insight XG.



Corporation for American Banking, L.L.C.  
ABA's Subsidiary for Profitable Banking

InstantID® is the only identity verification and validation solution endorsed by the American Bankers Association.

Bridger Insight™ XG's best-in-class matching algorithm helps you efficiently leverage enhanced data without impacting workflow efficiency. By detecting and evaluating approximate matches to intelligently reduce false positives, Bridger Insight™ XG helps maximize the protection of enhanced sanctions data while minimizing the impact of false positives. With the integration of enhancements lists, global sanctions and other watchlists from BankersAccuity, Bridger Insight XG leverages proven data to help you capture global market share, protect against risk and increase revenue.

## Automate compliance workflow

Bridger Insight™ XG delivers an easy-to-use interface that makes workflow management easy. Meet compliance requirements more cost effectively with a seamless, integrated process across multiple departments. Additional archiving capabilities in Bridger Insight™ XG streamline audit preparation.

## Generate faster revenue

A quicker compliance workflow combined with fewer manual reviews helps speed wire transfers and account openings and keeps resources focused on business growth and revenue generation.

<sup>1</sup> False-positive rates may vary depending on input data, score thresholds and the watchlists selected. The above sample percentage of less than one percent was generated by scanning sample data against the OFAC Specially Designated Nationals (SDN) list within the Bridger Insight XG platform. Searches performed using your organization's data may yield different results.



## Make faster decisions with actionable information

Multiple results are returned in an easy-to-read format and feature a configurable risk score that is mapped to a color-coded, “risk meter.” By analyzing management reports, you can help realize significant savings by more efficiently managing false positives. In addition, the archiving capabilities and audit reports can help support regulatory examinations.

## Leverage leading identity verification tools for more true matches

Verifying a customer’s identity can be a complex process. Bridger Insight™ XG offers integrated access to LexisNexis® enhanced due diligence products, including

LexisNexis® InstantID®, the only identity verification tool endorsed by the American Bankers Association. InstantID® verifies information across multiple databases using a powerful search process and sophisticated analytics. Billions of records and thousands of independent data sources are searched in order to quickly provide robust and accurate identity verification. Bridger Insight™ XG is known for its easy-to-use interface, and allows you to manage workflow with ease. Audits are much easier because of the archiving capabilities in Bridger Insight™ XG.

\* The Bridger Insight XG preview allows access to standard watchlist screening capabilities for non-production purposes during the 30-day trial. Several products and services are available through Bridger Insight XG at an additional cost. These additional products and services are distinct from Bridger Insight XG and may require your organization to sign one or more separate agreements and to meet additional LexisNexis credentialing requirements prior to accessing them. In addition, certain products and services may be provided by third-party strategic alliance partners and require separate agreements with such third parties.

## For More Information

Call 800.869.0751 or visit  
[www.lexisnexis.com/risk/healthcare](http://www.lexisnexis.com/risk/healthcare)

### About LexisNexis® Risk Solutions

LexisNexis Risk Solutions ([www.lexisnexis.com/risk/](http://www.lexisnexis.com/risk/)) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our health care solutions assist payers, providers and integrators with ensuring appropriate access to health care data and programs, enhancing disease management contact ratios, improving operational processes, and proactively combating fraud, waste and abuse across the continuum.



The Anti Money Laundering Solutions, Bridger Insight XG, InstantID, Accuity, WorldCompliance and FraudPoint services are not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. Non FCRA §1681, et seq.) (“FCRA”) and do not constitute “consumer reports,” as that term is defined in the FCRA. Accordingly, the Anti Money Laundering Solutions, Bridger Insight XG, InstantID, Accuity, WorldCompliance and FraudPoint 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. LexisNexis, Lexis, Nexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. InstantID and FraudPoint are registered trademarks of LexisNexis Risk Solutions FL Inc. Bridger Insight is a trademark of LexisNexis Risk Solutions Inc. Accuity is a registered trademark of Accuity Inc. WorldCompliance is a registered trademark of World Compliance, Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2013 LexisNexis. All rights reserved. NXR10945-00-0814-EN-US