

LexisNexis® Phone Finder with One-Time Password

Faster, easier, more
reliable phone
authentication

Get the authentication you
need without inconveniencing
customers.

Fraudsters are getting more sophisticated in their attacks. Customer authentication is becoming more complex. Insurance carriers are increasingly challenged to provide a quality customer experience while adding the right amount of friction to prevent fraud. LexisNexis® Phone Finder with One-Time Password simplifies the authentication process, helping you prevent fraud while improving service to your customers.

Accurately associating a phone number with an identity is a key step in streamlining essential insurance transactions while defending against fraud. Phone Finder with One-Time Password combines leading phone content and extensive phone metadata with one of the industry's largest repositories of identity information. This combination delivers relevant, rank-ordered connections between phones and identities as well as easy customer authentication. That means you can make faster decisions when it comes to

fighting fraud attempts, keep important insurance transactions moving forward and maintain customer satisfaction at the same time.

Phone Finder leverages unparalleled LexisNexis Risk Solutions phone content from a proprietary, aggregated database of wireless, unlisted and listed landlines and electronic directory, so you can easily determine:

- The best subjects for a phone number and the best phone numbers for a subject
- How recently a phone number has been ported
- If any suspicious activities are associated with a phone number

The One-Time Password feature offers a time-sensitive, unique random passcode via SMS message, email or voice call. No hardware other than the customer's existing phone or personal computer is required. You can set customized parameters that suit your workflow, such as length of passcode and the maximum number of passwords that can be sent within a specific time frame.



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Mitigate fraud without alienating customers

Phone Finder helps you understand the risk level associated with a phone number while providing quick and easy authentication for your insurance customers. This allows you to proactively mitigate fraud attempts while providing faster and more convenient insurance transaction processing and customer service.

Improve efficiency through powerful analytics

Phone Finder uses proven analytics and scoring technology to quickly connect phones to identities, helping you increase operational efficiency across key underwriting and policy servicing processes.

Ensure you're associating the right identity, right away

Phone Finder associates phones with identities quickly and accurately, delivered in one easy-to-use rank ordered set.

Improve the customer experience at every stage

Phone Finder with One-Time Password streamlines onboarding by ensuring you have the most accurate phone information at the outset. The initial One-Time Password authentication process is quick, easy and offers flexibility so you can customize it to your authentication preferences. After a policy is issued, your customer is assured easy and painless access to your system, whether via online or through a call center.

Get the data that allows you to say “yes” with confidence

Phone identification and association

Detects when multiple identities are using the same device in your site or mobile app and detects identity velocity across customers within the LexisNexis Risk Solutions network.

Enhanced phone metadata points

Makes specific data points available, such as Porting, Spoofing, Phone Type, Carrier Type, Phone Status Forwarding and more, to assist you in identifying phone risks.

Configurable phone risk detection

Allows you to easily identify risky phones by utilizing over 25 risk indicators and empowers you to make decisions based on specific, targeted rules, customized to your workflow processes.

Integrated authentication service

Allows a security code to be received via SMS text message, email or voice call.

Benefits

- Quickly determine accurate identities
- Easily detect attempts to manipulate a trusted phone
- Identify suspicious transactions associated with a phone
- Reduce unnecessary work and costs due to fraud
- Provide secure , insurance customer authentication through a low friction process
- Leverage built-in safeguards to avoid human error



Insurance

For more information, call 800.869.0751

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 and www.relx.com.

The Phone Finder and One-Time Password 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 Phone Finder and One-Time Password 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. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2019 LexisNexis. All rights reserved. NXR13945-00-1019-EN-US