

Accelerate approval rates, reduce costs and mitigate risk with superior business verification









Profitable decisions depend on truly knowing your customer. To quickly capitalize on new opportunities, you need an accurate and amplified view of a business and the people associated with the entity. How can you cost-effectively speed up onboarding workflows while steering clear of risk?

LexisNexis® InstantID® Business delivers instant access to proven business content, stronger entity linking and advanced analytics to give your business precise decisioning perspective to maximize approval rates and minimize risk.

## Book more accounts with extensive business coverage

InstantID® Business gives you the competitive advantage of next-generation business verification. By combining the reach of more than 10,000 data sources with the intelligence of industry-leading linking capabilities, InstantID® Business accelerates entity verification and rapidly connects businesses with associated representatives to provide a detailed decisioning viewpoint that helps:

-  Automate and accelerate the approval process
-  Reduce costly delays and manual reviews
-  Minimize risk exposure
-  Support stronger compliance
-  Facilitate a comprehensive risk review
-  Expedite Beneficial Ownership verification requirements

InstantID® Business expands your perspective by covering 25 percent more US businesses than any other provider, including millions of hard-to-assess small and new businesses. By combining robust commercial content that includes business names, locations, FEINs, and firmographics with the renowned reach of LexisNexis consumer content, we deliver the most powerful small business-to-authorized representative verification available in the market today. With this tool, you have the power to instantly build a broader understanding of a business and the people associated with it, so you can seize untapped market opportunities, streamline approvals and sidestep hidden risk.

## Automate decisions and eliminate variances

InstantID® Business provides relevant risk intelligence on businesses and the people connected to the business to help proactively identify risk and enable more confident approvals. By delivering concise, easy-to-interpret results in a 0-50 risk verification index, InstantID® Business helps streamline approvals and eliminate variances. Increase decision clarity and consistency with features that help your business:

- **Auto-verify more businesses** and get substantially fewer no-hits with the combination of significantly improved linking, unsurpassed data quality and robust alternative data assets.
- **Simplify Beneficial Ownership verification requirements** by assessing up to five authorized representatives associated with the business.
- **Identify more in-depth connections** between the business and authorized representatives with our improved Business to Executive Link.
- **Magnify your perspective** into the growing sole proprietorship and Small Office/Home Office population with our Residential Business Indicator.
- **Access detailed verification indices** that summarize the source in which the subject was verified and the source count.
- **Accelerate investigations** with risk flags and reason codes that highlight specific areas of concern.

With InstantID® Business you get precise business decisioning perspective that increases focus on your core business goals.

## Capitalize on powerful performance



Access 25% more US business coverage



Increase auto-verifications by 20%



Improve the verification of the connection between a business and a person by 30%



### Access the exact information you need

Tailor information insight to fit your onboarding workflow by selecting the version of InstantID® Business that best matches your business needs.

**InstantID® Business:** Access fundamental verification functionality including the Business Verification Index (BVI), Consumer Verification Index (CVI), Business to Executive Link for up to five authorized representatives, Verification Summaries, Residential Business Indicator and Risk Codes.

**InstantID® Business Compliance:** Simplify compliance requirements with expanded visibility that includes all of the InstantID® Business verification fundamentals plus industry classifications, statuses, years in business, global watch list searches, parent company information, title of person linked to the company and more.

**InstantID® Business Compliance with SBFE® Data:** Refine your small business risk perspective with expanded credit insight from the Small

Business Financial Exchange. Access all of the decisioning intelligence included in InstantID® Business Compliance plus specific small business payment insight including: time on SBFE source, time since last seen on SBFE source and accounts on SBFE. In this version, SBFE is included as a source on all business indices. Please note, this version is restricted to SBFE contributors at the Member and LOB level.



### Extend risk assessment with configurable access

InstantID® Business can be accessed via XML, batch, online via LexisNexis® AML Insight™ or LexisNexis Risk Management Solutions®, and in the LexisNexis® Risk Defense Platform. When accessed via the Risk Defense Platform, InstantID® Business can be incorporated into a multi-layered authentication protocol that automatically extends risk assessment across additional products based on specific verification and authentication risk thresholds.



## Capture the advantage of a responsive risk management strategy

InstantID® Business is available on the LexisNexis® Risk Defense Platform. The platform delivers integrated access to the industry's most authoritative solutions for Fraud Analytics, Verification and Authentication to help your business:

- Accelerate the identification of valuable customers
- Expedite real-time decisioning
- Manage complex fraud and identity rules
- Achieve secure authentication



## Boost onboarding speed and capitalize on growth opportunities

InstantID® Business instantly verifies the identity of a business applicant by leveraging unmatched business content, sophisticated entity linking and advanced analytics. Connect to detailed intelligence on both the business and the authorized representatives behind the business to easily evaluate risk, automate approvals and capture new opportunities to expand your portfolio. InstantID® Business delivers concise business insight to help you effectively manage operational costs, minimize risk exposure and maximize market share. Put the power of superior verification to work for your business with InstantID® Business.

For more information:

Call 866.858.7246 or visit [risk.lexisnexis.com/SMBRisk](https://risk.lexisnexis.com/SMBRisk)



### 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 Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit [www.risk.lexisnexis.com](https://www.risk.lexisnexis.com), and [www.relx.com](https://www.relx.com).