

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

LexisNexis® InstantID® Q&A

Identity Authentication

Knowledge-based authentication enables smarter real-time identity confirmation

- **Expand customer touch points while mitigating identity fraud:** Balancing the efficiencies gained from using remote service channels with the growing identity threats from increased social networking and more sophisticated fraudsters demands advanced tools to protect your organization, prevent and detect identity theft and remain compliant.
- **Confirm identities on the spot in real-time:** You can meet these challenges with LexisNexis® InstantID® Q&A. InstantID Q&A confirms a consumer's identity in seconds and gives your business an easy, real-time way to fight identity fraud at multiple points of customer contact.
- **Customize the solution for your business requirements:** Built-in intelligence and proprietary matching algorithms power the InstantID Q&A question engine, which dynamically develops multiple answers to personal questions at various knowledge levels. It's easy to adapt the process to your policies, measure risk as questions are asked and configure scoring parameters and escalation procedures to fit your business requirements.
- **Employ risk-based authentication tools for decisioning:** Built on our Identity Management Solutions platform, InstantID Q&A allows you to easily include additional identity verification and fraud scoring tools based on the risk of the transaction.
- **Receive alerts on identity events:** If an identity has been highly searched, within LexisNexis and/or third-party services, there is increased likelihood that an unauthorized individual is trying to find additional information about the person. We alert you so precautions can be taken, such as a more difficult KBA quiz or an alternative authentication method.
- **Incorporate your own data for added security:** You can integrate your organization's own data into InstantID Q&A, which is especially valuable when an identity has been proofed but your organization needs to do step-up authentication for a particularly risky or sensitive transaction.
- **Protect against identity fraud by leveraging billions of public records:** Sophisticated analytics build a comprehensive knowledge profile that guides the consumer through an intuitive and unobtrusive Q&A process. Our advanced data-linking technology combines instant access to billions of public records with credit header data to generate reports and provide a robust source of questions that are top of mind for your customer.

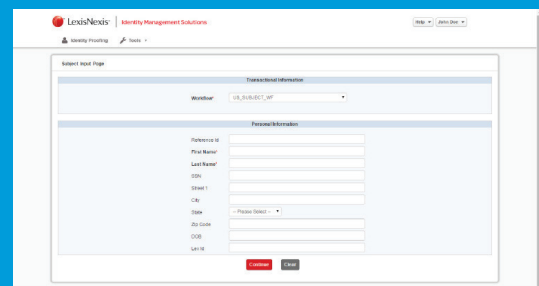
Take Identity Authentication to the Next Level



John M. Sample* is opening a new account. He incorrectly answers two of three authentication questions. But additional InstantID Q&A questions confirm his identity. As a result, he can proceed with his application.

*Name is fictional and is used for example only.

Step 1: Identification data entered



The screenshot shows a web interface for LexisNexis Identity Management Solutions. The page is titled "Identify Fraud" and "Data". The main content area is a form titled "Identify Fraud Page" with a "Transaction Information" section. The "Member" field is set to "US SUBJECT_001". Below this is a "Personal Information" section with fields for "First Name", "Last Name", "DOB", "SSN", "City", "State", "Zip Code", "DOB", and "Last Name". There are "Submit" and "Cancel" buttons at the bottom right of the form.

InstantID Q&A Benefits You and Your Customers

- Create a stronger customer experience and establish a trusted relationship quickly.
- Increase revenue with faster on boarding of new accounts and quicker processing support for repeat activities.
- Reduce losses from fraud with enhanced user authentication.
- Improve your margins by reducing operational costs of authenticating users; including the costs of exceptions processing and manual processing.
- Improve approval rates of originations across multiple channels while minimizing lost revenues from high abandonment rates.
- Customize scoring parameters and escalation procedures depending on risk tolerance.
- Get Pass/Fail results in real time, integrate via XML APIs through a secure web-based portal, and at point of sale.

Many applications. One solution.

Your organization can rely on InstantID Q&A to help:

- Protect your organization from identity fraud in connection with account openings and updates, instant credit applications, money transfers, retail purchases and changes in payment methods or change events.
- Authenticate the identity of consumers—reducing your risk of identity theft losses—while helping to protect your customers.
- Improve service to customers from remote service channels, such as point of service, online account

management and call centers while fighting fraud at the point of customer contact.

Implement InstantID Q&A quickly and easily

InstantID Q&A can be deployed quickly across multiple channels: call center, online, and mobile. There is an easy-to-use web portal with turnkey authentication processing, or the solution can be seamlessly integrated via XML or an advanced web services interface.

InstantID Q&A resides on the Identity Management Solutions platform and can be utilized with identity-verification and fraud-scoring tools for enhanced risk-based authentication. The ability to access such capabilities on a single platform allows greater flexibility and customization based on risk, enabling you to tailor your authentication on a per-transaction basis via a single API.

InstantID Q&A provides your customers and prospects with pleasant, efficient and secure interactions with your business, while providing you with fast, reliable and automated identity authentication and fraud management. It can also help you increase approval rates and revenues, reduce operational costs and remain compliant with expanding due diligence regulations.

Who Uses InstantID Q&A?

- 3 of the top 10 retailers
- 24 of the top 25 financial institutions
- 4 of the largest communications companies

Step 2: Authentication questions posed and answered

The screenshot shows the LexisNexis Identity Management Solutions interface. The user is identified as JOHN M. SAMPLE. Below the name, there are instructions: "Please answer each question below. All questions are required and must be answered and should be treated as such. This is visible for some questions to protect the user's privacy." A list of questions follows, with radio button options for each. The questions are: "In which of the following countries have you been (or are you currently) a resident?" with options: United States, Canada, Mexico, Europe, Asia, and Other. The second question is: "What is the last name (surname) of your first known ancestor?" with options: Smith, Johnson, Williams, Brown, and Other.

Step 3: Instant results returned

The screenshot shows the LexisNexis Identity Management Solutions interface displaying the results of the authentication. A large green checkmark and the word "PASS" are prominently displayed. Below this, transaction details are shown: "Transaction ID: 0102020202020202", "Last ID: 01020202", and "Transaction: 10/02/2011 14:13".

Quick, easy knowledge-based authentication takes the subjectivity out of decisioning and increases efficiency.

For more information:

Visit risk.lexisnexis.com/products/instantid-q-and-a

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions is a leader in providing essential information that helps customers across industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced analytics, Risk Solutions provides 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 RELX Group PLC, a leading global provider of professional information solutions across a number of sectors.



The LexisNexis InstantID Q&A 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 InstantID Q&A service 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 and origin of public record information, the public records and commercially available data sources used in reports may contain errors."

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