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

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*Name is fictional and is used for example only.*
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
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.