



## The current SMB fraud landscape is full of challenges

The rise in digital account openings is making the balance of identity verification, fraud detection and risk appropriate customer friction harder to manage.

As consumer fraud prevention tools increasingly improve, fraudsters are targeting less protected entities, especially SMB lending, due to large loan amounts. More advanced fraud mitigation solutions are needed to combat the 9% increase in fraud losses reported by U.S. credit lenders in 2023.<sup>1</sup>

## Access next-generation data sets and predictive insights

LexisNexis® Fraud Intelligence for Business can help you defend against new account acquisition fraud as you grow your portfolio. The product can be purchased as attributes only or as a model with a score and warning codes. Our attributes deliver clear, concise insights to help improve decision-making while meeting high standards for today's regulatory landscape. Our flagship score returns a three-digit risk score along with up to six warning codes to equip customers with insight into fraud risk.

## Robust data synthesized for meaningful insights

LexisNexis Fraud Intelligence for Business harness voluminous data from LexisNexis® Inquiry Identity Network, a collaborative consortium containing:

**32+ million**

reported fraud events<sup>2</sup>

**1.8+ billion**

business inquiry events<sup>3</sup>

**26+ billion**

consumer application events<sup>4</sup>

**2 billion**

transactions added per year<sup>5</sup>

**10,000+**

new identity elements added per day<sup>6</sup>

LexisNexis Inquiry Identity Network clarifies application behaviors as it adds and resolves PII elements to the network in real-time. Contributions come from participating organizations in banking, retail, FinTech and wireless.

## Gain a more granular and comprehensive view of small business applicants

Designed to deliver more precision and granularity into applicant behavior, **450+ cross-industry attributes** offer customized insights into the SMB profile and its authorized representative. Developed for use in your internal models, policy rules and manual reviews, these attributes support sophisticated approaches to predictive analytics across the customer lifecycle. Our flagship model is specialized to detect various forms of fraud including business, first-party and third-party fraud.

Approve more applicants that meet your risk tolerance at account opening and evaluate recent account changes in a business profile for proactive mitigation strategies and to detect multiple forms of identity fraud.

## Outsmart bad actors with LexisNexis Fraud Intelligence for Business



Increase Profits



Optimize Operational Efficiencies



Reduce Fraud Losses



Streamline Customer Experience

**For more information, call 408.200.5755 or  
[risk.lexisnexis.com/products/fraud-intelligence-for-business](https://risk.lexisnexis.com/products/fraud-intelligence-for-business)**



## About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. 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](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

<sup>1</sup> 2023 LexisNexis® True Cost of Fraud™ Study: Financial Services and Lending Edition

<sup>2-6</sup> LexisNexis® Inquiry Identity Network

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