



LexisNexis® Fraud Intelligence Synthetic Score

Confidently Defend Against Synthetic Identity Fraud with Real Time Consumer Visibility and Cross-Industry Fraud Intelligence

Synthetic identity fraud is a stealthy, complicated and costly opponent. Eighty-five percent of synthetic identities were not flagged by third-party fraud models in a recent study.¹ Fraudsters exploit this weakness by creating synthetic personas that closely mirror thin or no-file consumers and successfully evade detection. Synthetic identity fraud leaves no victim to report an identity theft and no defined indicators or patterns to inform retroactive fraud defenses.

Refine Applicant Visibility and Immediately Recognize Synthetic Identity Fraud Risk

LexisNexis® Fraud Intelligence Synthetic Score leverages near real-time insight into the most wide-reaching consumer data and cross-industry fraud intelligence available in the market to enable businesses to accelerate approvals, detect fraudulent applications and avoid losses and profit erosion tied to synthetic identity fraud. The Fraud Intelligence Synthetic Score is an actionable, non-FCRA three-digit risk score and warning codes that are dynamically calculated at the time of inquiry.

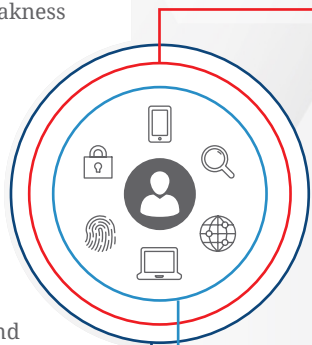
Three-Digit Fraud Risk Score – The empirically derived three-digit numeric risk score predicts the likelihood an application will result in fraud. The risk score ranges from 001 – 998, where the lower the score, the lower the risk.

Warning Codes – Fraud Intelligence Synthetic Score also returns up to six indicative fraud risk warning codes that pinpoint specific high-risk conditions to enable investigative teams to efficiently prioritize investigation and review queues.

The Fraud Intelligence Synthetic Score seamlessly integrates into existing fraud workflows and can be used as a fraud scorecard or as a decision point in the account origination strategy. Instantly identify legitimate applicants and stop more fraud up-front with easy-to-consume insight into critical identity anomalies that signal synthetic identities.

¹ All metrics sources from LexisNexis Risk Solutions proprietary data sources

LexisNexis® Fraud Intelligence Synthetic Score Powered By:



LexisNexis® Consumer Identity Network

- Coverage of 275M U.S. consumers
- Over 100M digital transactions / day
- 6B HPCC transactions / day
- 230k+ active online users
- Access to 1,000's of identity repositories

LexisNexis® Inquiry Identity Network

- Over 2.5B U.S. Consumer Applications
- 100M+ new identity elements / day
- 8M+ confirmed fraud events
- Applications added in near-real time
- Coverage of 10+ key lending and service markets

Emailage® Global Intelligence Network

- 5.9B digital identifiers in the network
- 30M confirmed fraud events shared*
- 82,200 average fraud events shared daily
- 36.5B customer events analyzed for risk*

*in 2019

15%
Lift

84%
Lower False Positive

Over existing solution at 3% risk depth

Benefits of LexisNexis® Fraud Intelligence Synthetic Score

- Increase visibility into key signals of synthetic identity fraud
- Accelerate approvals for legitimate customers
- Detect fraudulent applications up-front
- Minimize fraud losses
- Reduce false positives and delays
- Focus resources on the applications with the highest risks

For more information, call 408.200.5755 or visit risk.lexisnexis.com/products/lexisnexis-fraud-intelligence