

STOP FRAUD BEFORE IT HAPPENS

Combat fraud with **dynamic, comprehensive and predictive analytic-driven** fraud prevention solutions.

Increasingly sophisticated cybercrime together with readily available personal information underscore the need for businesses to adopt dynamic, comprehensive and predictive analytic-driven fraud prevention solutions.



72%
year over year **mobile transaction** growth¹



73%
of businesses say **combating botnet activity** is becoming overwhelming³



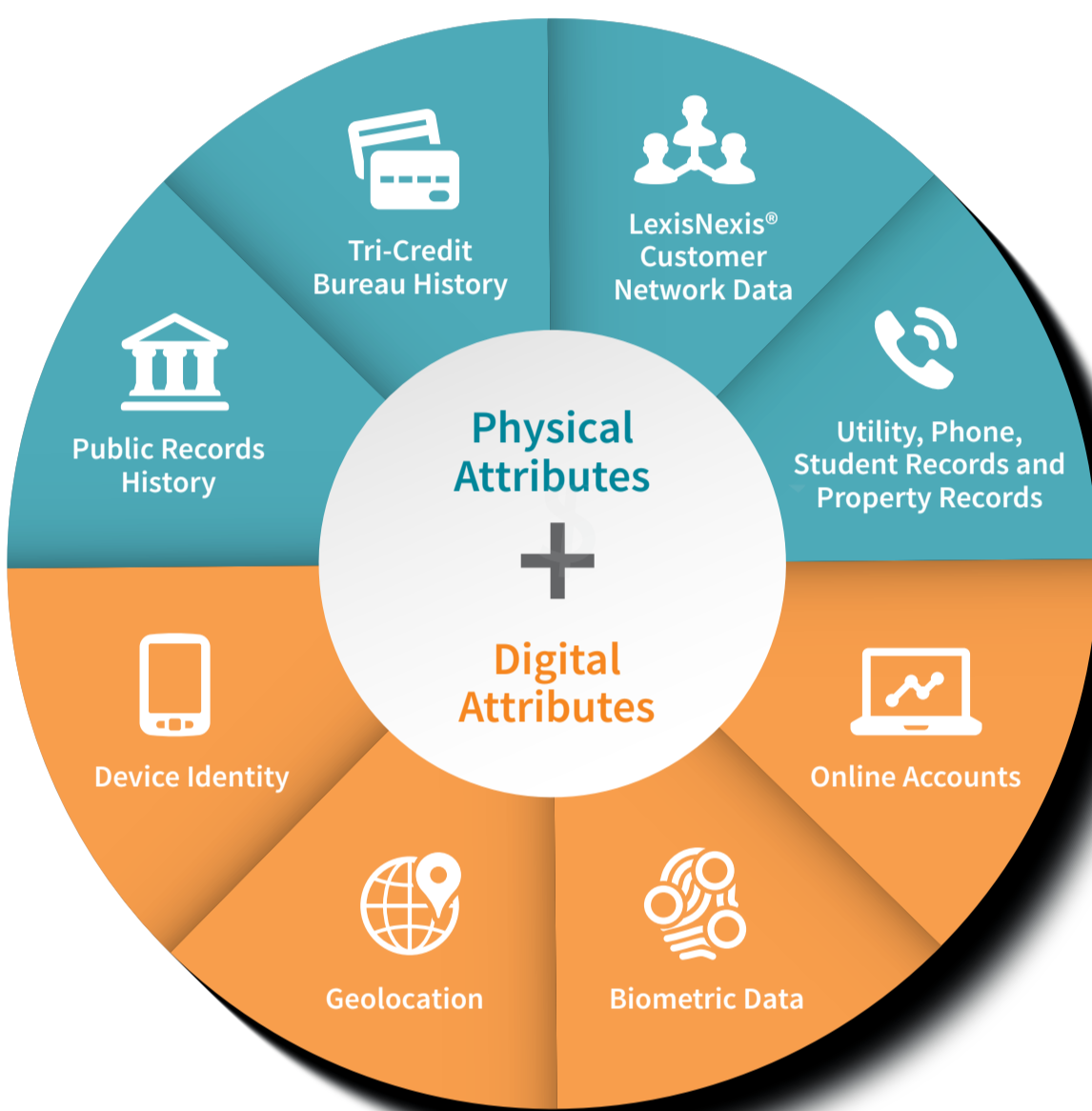
\$6B
in cost for **synthetic identity fraud** for U.S. lenders in 2016²



29%
increase in **successful fraud attempts** year over year and fraud costs continue to erode revenues at a double-digit pace⁴

Reducing fraud risks at the front end of the customer lifecycle is essential

Your business needs a holistic view of customer identity risk that unites Physical and Digital Attributes



Confidently approve legitimate customers and detect more fraud

In addition to the existing FraudPoint® solution set, FraudPoint® with Digital Insights includes a secondary digital score and a set of new digital attributes that assess the fraud risk signals from:

- **Global shared intelligence** from millions of daily interactions across accounts, locations, and times
- **Digital footprints and device markers** captured across the entire customer lifecycle
- **Online intelligence** to emerging identity fraud schemes across industries and use cases

Detect these types of fraud with the The Digital Identity Network™:



Identity emergence: Recently emerged identities in the LexisNexis® Digital Identity Network (seen for the first time less than 7 days ago)



Behavioral anomalies: Excessive number of usernames used to the digital identity: the fraud rate typically increases



Event velocity: High velocity of Digital Identity Network events tied to the digital identity



PII variations: Multiple variations in PII linked to one digital identity



In recent studies, when Fraudpoint detects these signals the fraud rate typically increases by:

5x⁵

11x⁵

22x⁵

32x⁵

Effectively combat fraud without compromising the user experience

LexisNexis® FraudPoint® with Digital Insights links the complex and ever-changing digital and physical attributes that make up a complete, 360 degree view of the consumer profile to equip businesses with instant visibility to weed out high-risk accounts from legitimate customers without impacting the customer experience. Contact us to put the advantage of comprehensive digital risk insights to work in your fraud defense strategy.

For more information, please call 866.858.7246 or visit <https://risk.lexisnexis.com/products/fraudpoint>

1. Q2 2018 Cybercrime Report from ThreatMetrix®, a LexisNexis® Risk Solutions Company
 2. Melo, Andrew, "The rise of M-Commerce: Mobile shopping stats and trends", Business Insider, December, 2016
 3. - 8. LexisNexis® Risk Solutions 2018 True Cost of Fraud™ Study
 4. LexisNexis internal data analysis of FraudPoint applications from December 2018 - March 2019



The FraudPoint 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 FraudPoint 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.

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