

Accelerate customer acquisition with instant identity verification

Support well-informed customer
decisions with multiple source
identity verification



LexisNexis® InstantID® delivers succinct identity insight to drive smarter decisions and keep customer acquisition in focus.

Increase revenue in an instant

Growing your business while satisfying Customer Identification Program (CIP) and KYC regulations demands the ability to make effective and efficient decisions on prospective customers. You need access to a product with sophisticated, robust identity coverage and more accurate data that supports informed decisions and minimizes risk exposure.

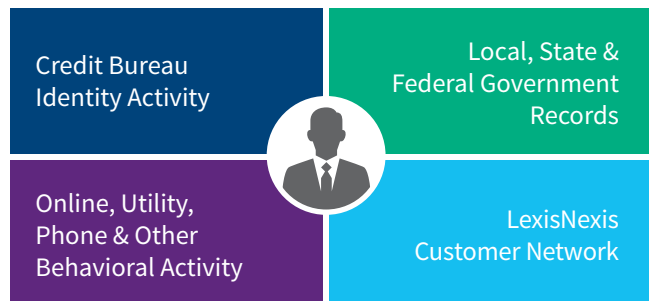
LexisNexis InstantID is a flexible, configurable solution that allows you to verify consumer or business information and seamlessly fit into acceptance workflows and scoring policies to help your business:

- Accelerate account acquisition
- Strengthen CIP Compliance
- Mitigate risk exposure
- Minimize exceptions and discrepancies
- Reduce operating costs

InstantID delivers an intuitive, easy-to-interpret score that summarizes the level of verification, highlights potential risk indicators and provides additional consumer verification information to strengthen due diligence efforts. By supporting faster, well-informed customer decisions InstantID creates an efficient route to increased revenue.

Maximize growth with superior data coverage

InstantID has the unparalleled ability to keep up with today's consumer population and provide the highest verification rates. With access to the industry's most robust database and the LexisNexis® Customer Network, you can instantly connect to aggregated information from over 65 billion public and proprietary records that cover 95% of the U.S. adult population, including entities with limited credit and financial histories. We deliver analytics backed by LexID®, our proprietary advanced linking technology that synthesizes disparate data sets and intelligently examines data interconnections to provide meaningful identity insight.




InstantID also provides automated watch list screening through searching a comprehensive set of global watch lists, including the Office of Foreign Assets Control (OFAC).

Finding new customers to grow your business is difficult—InstantID delivers a more complete picture of your applicant to help maximize business growth.

InstantID enables your business to effectively:

| Support Business Growth | Comply with Regulations |
|--|--|
| <ul style="list-style-type: none"> • Speed customer acquisition and provide high verification rates • Minimize verification failures and delays caused by mis-keys through automatically identifying and returning corrected data • Reduce costly discrepancy resolution by receiving alternate data found on the subject, such as name and address verifications | <ul style="list-style-type: none"> • Simplify compliance with section 326 of the USA PATRIOT ACT • Get the information you need to fulfill your Know Your Customer program elements • Streamline compliance and audit reviews with robust archiving and reporting • Automate watchlist checking and Red Flags Rule reports |


Increase verification rates while defending against risk



Reduce manual reviews

Increase operational savings and onboard more customers by minimizing reviews caused by incomplete information or lack of verification.

- Verify over 40% of consumers not found at a credit bureau with InstantID
- Increase verification rates by 10% with access to the LexisNexis Customer Network




Spot and correct mis-keyed information

Reduce verification failures and delays from mis-keys with intelligent tools that automatically flag mis-keyed information and return corrected data.

On average, records submitted to InstantID contain:

- 2.5% mis-keyed last names
- 2.25% mis-keyed DOBs




Streamline discrepancy resolution

Support faster discrepancy resolution with multiple levels of detailed information, including name variations, such as marriage, with dates of changes, and address variations with dates associated.


On average, records submitted to InstantID contain:

- 15% of SSNs are associated with multiple last names
- 16% of addresses are potentially previous addresses



Uncover potential customer risk

Speed discrepancy resolution and identify data anomalies with multiple levels of detailed information, including name variations and dates of changes, and address variations with dates associated.



InstantID combines LexID advanced linking technology with superior data coverage to speed identity verification and validation.

Strengthen compliance and simplify audits

Streamline compliance and audit reviews with robust archiving and reporting functionality that supports both individual transaction review reports and detailed summary level reports. Advanced archiving and reporting means that LexisNexis® Risk Solutions stores your InstantID records for you and provides a way to retrieve and review the record with the auditor in real time.

InstantID also delivers comprehensive reports to help you evaluate the efficacy of business rules and understand portfolio performance. Access to the summary level reports gives you the ability to pull performance statistics on transactions run over a given time frame.

Better business decisions start with InstantID

By harnessing the power of the LexisNexis Risk Solutions identity repository and our proven scoring and analytic technologies, InstantID provides a strong foundation for Know Your Customer and CIP programs and streamlines customer acquisition. With tools to help minimize exceptions, support deeper due diligence and protect against customer risks, InstantID positively impacts the customer experience and your overall success.

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



About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit risk.lexisnexis.com.

The InstantID 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 InstantID service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another eligibility purpose that would qualify it as a consumer report 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. LexID, LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc., used under license. InstantID is a registered trademark of LexisNexis Risk Solutions FL Inc. Copyright © 2018 LexisNexis. All rights reserved. NXR00876-05-0218