

Verify identities with pinpoint precision.

Defining the gold standard of accuracy in individual identity data verification.



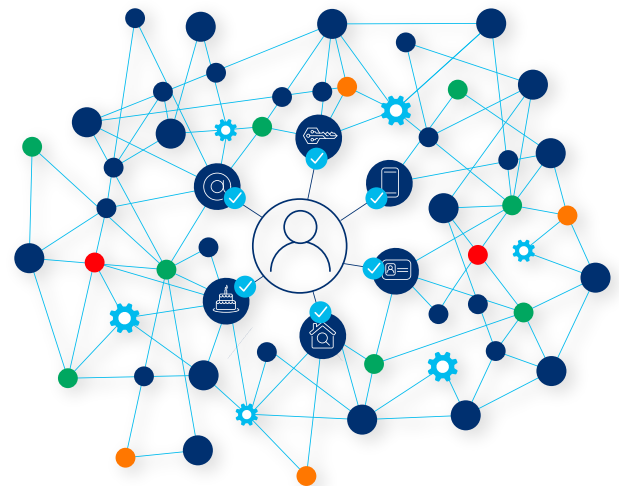
LexisNexis® InstantID® is a market-leading identity verification solution.

Using an individual's personally identifiable information (PII) to:

- ✓ Validate the submitted data as real and current
- ✓ Verify the input elements belong to a single person
- ✓ Detect compromised or fake identities

Helping businesses to:

- ✓ Onboard genuine users with confidence
- ✓ Maximize verification rates
- ✓ Safeguard against fraud
- ✓ Minimize uncertainty and manual reviews



Empower essential customer processes with trusted identities



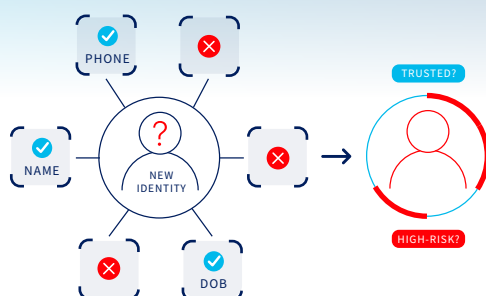
New Account Opening and Onboarding

- VERIFY MORE CUSTOMERS
- STRAIGHT THROUGH PROCESSING FOR GENUINE CUSTOMERS
- REDUCE FALSE POSITIVES
- IDENTIFY MANIPULATED PII



Compliance Checks

- SUPPORT CUSTOMER IDENTITY PROGRAMS
- FACILITATE RE-KYC PROCESSES



Can you trust your identity solution?

The digital revolution of recent years has fueled a rise in identity manipulation, fraud and synthetic identities. Organizations must be able to confidently verify that new customers are who they say they are.

This can be particularly challenging with regard to young adults and those that lack transactional history, such as 'new to country' and re-emerging identities.

For many businesses this can lead to:

Greater risk of onboarding bad actors.

Synthetic identities have risen 500% between 2020 and 2023.¹

Increased compliance costs and effort in manual reviews of false positives, unverified applicants and discrepancies.

Nearly two-thirds (63%) of financial firms report overall fraud increasing at least 6% in the previous 12 months.²

Potential loss of good customers:

Excluded due to a lack of verification data, OR
Abandoning their application due to frustration over the onboarding experience.

Over half U.S. and Canadian financial firms plan data quality enhancements in the next 3-5 years to improve financial crime compliance processes.³

Over 10% of U.S. consumers are not reported at a credit bureau.⁴

Identity verification you can rely on.

InstantID® is an identity verification solution you can trust to help:



Verify accurately with our unique identifier, LexID®. Its **99.99% precision matching** reduces uncertainty and lowers the costs related to manual reviews, and accelerates onboarding for good customers.



Maximize verification rates and business opportunity with access to one of the most comprehensive and robust reference databases of almost **100% of U.S. adults covering 290 million consumer entities.**



Leverage deep and extensive insights to uncover risks and manipulated identities while helping you configure verification preferences in your customer journeys.



Maximize operational efficiency and optimize customer journeys through orchestration of your specific onboarding workflows.

Proven results you can trust.



2025 Leader in Global Digital Identity Verification



2022 Leader in Identity Verification

10% increase in verification rates using verification standards optimization.⁵
Ecommerce platform

Over 93% of Gen Z consumers can be successfully verified.⁶

2.25% increase in approval rating for National Credit lender - representing 20,000 more applications.⁵

Elevate your PII identity verification capability.

Contact your LexisNexis® Risk Solutions representative to learn more: 1-408-200-5755 or visit risk.lexisnexis.com



About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. 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 and www.relx.com.

Our solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

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