

Get a More Holistic View of Identity and Risk

Gain essential insights into customers at onboarding and throughout the life of the relationship.



Due diligence is more important than ever

Pandemic-accelerated digital adoption has fundamentally changed the way organizations conduct business. As customers moved their business online, so did fraudsters who were quick to capitalize on the anonymity of digital channels.

At the same time, financial crime regulations have tightened, forcing organizations to develop new processes to ensure their compliance across anti-money laundering, fraud and cybersecurity risks.

Balancing these ever-increasing threats along with customer expectations for fast, convenient service has intensified the need for swift due diligence. Now, more than ever, organizations need a more holistic view of identities in online channels to better detect risks and make confident decisions at account opening, monitoring and payments.

Understand identities and their connections in an instant

To avoid causing unnecessary friction, research into an identity needs to be fast and reliable. LexisNexis® SmartLinx® Person Report with Person Insights gives you the ability to type in a name and promptly receive a highly detailed report on people. It consolidates crucial information gained from billions of records, connecting names, addresses, phone numbers and other information with appropriate people, businesses, assets and locations. Those links take you well beyond the surface by drawing insights from both traditional and new sources of data.

Designed to scale with your business, use SmartLinx Person Report to investigate potential fraud in new or existing accounts, satisfy compliance and enable greater operational efficiency by minimizing review time.



SmartLinx Person Insights dashboard

The SmartLinx Person Insights dashboard provides much more than an overall risk level for each index. It also includes the top factors that contributed to the risk level and recommended next-step actions for gathering additional context about the risk indicators so you can better interpret the data provided. Use the dashboard to:

- Identify relevant information more efficiently
- Reduce manual review time
- Ensure consistency in the due diligence process
- Reduce training costs by shortening new analyst ramp-up time
- Provide customers with smooth, positive experiences

Assess risk with certainty

The SmartLinx Person Insights dashboard is an optional feature within SmartLinx Person Report. It provides a summary of key insights for an at-a-glance understanding of an entity's risk profile, including:



Identity Risk – Determines the fraud risk level associated with the identity



Velocity Risk – Indicates the fraud risk level based on LexisNexis® Risk Solutions product searches



Public Record Events Risk – Exposes public record risk factors associated with the identity including criminal and civil legal events

The SmartLinx Person Report and Insights dashboard are powered by the LexisNexis Risk Solutions identity repository and LexID® technology infrastructure. The repository contains over 34 billion records from more than 13,000 proprietary and public data sources and is continuously updated to capture the latest trends in identity intelligence.

LexID proprietary advanced linking technology from LexisNexis Risk Solutions intelligently examines the data interconnections, consistencies and patterns to provide revealing insights into the consumer.

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Choose your platform or portal

The SmartLinx Person Report and Insights dashboard are available through XML and online via the following portal applications:

- AML Insight™
- LexisNexis Risk Management Solutions®
- LexisNexis Risk Management Solutions® for Real Estate

To learn more, call 800.869.0751 or visit
risk.lexisnexis.com/products/smartlinx-person-report



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.

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses 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 [LexisNexis Risk Solutions](https://risk.lexisnexis.com) and [RELX](https://www.relx.com).

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