LexisNexis® RISK SOLUTIONS

Make Confident Trust and Identity Decisions Across the Entire Customer Journey

78B+
Global Transactions Processed Annually

9B
Active Devices Identified

3B
Digital Identities

200+
Countries Served Globally

LexisNexis ThreatMetrix is committed to providing best-in-class fraud, identity and authentication services to help digital businesses better distinguish trusted customers from potential fraudsters in real time, without adding unnecessary friction.

This starts with being able to reliably recognize good, returning customers, detecting anomalies in behavior on a per user basis, and using this insight to better model future fraud risks.

Powered by intelligence gathered from billions of global transactions from the LexisNexis® Digital Identity Network®, we provide insights with advanced analytics and machine learning capabilities, helping customers make more informed and automated risk-based decisions without adding unnecessary barriers in the consumer's journey.

Prevent More Fraud While Prioritizing Seamless and Personalized Experiences

LexisNexis ThreatMetrix allows you to understand the digital DNA of users so you can spot suspicious behavior in near real time and make well-informed trust and identity decisions.

ThreatMetrix combines digital identity intelligence with physical identity attributes to build out the following capabilities:

- Digital and identity intelligence.
- Real-time decision analytics uniting market leading behavioral analytics with clear-box machine learning and case management.
- Combines risk-based and Strong Customer Authentication (SCA) strategies to meet evolving regulatory requirements with minimal friction.
- Investigation and Review, including case management, forensics and reporting capabilities to better route and resolve high-risk events.

By combining the integral components of LexID® Digital and the LexisNexis® Digital Identity Network®, the ThreatMetrix solution delivers powerful risk decisioning that combines robust digital identity intelligence with relevant transaction insights to help quickly answer critical questions across the customer lifecycle, such as:

New Account Origination
Legitimate customer or fraudster?

Change of Details
Is this credential change associated with any other suspicious behavior?

Account Logins
How can I authenticate with minimal friction?

Payments
Payer using stolen credentials?

Join the Thousands of Global Businesses Achieving Profitability and Security Without Compromise

Digital Identity Intelligence Helps detect high-risk events in near real time. The LexisNexis® Digital Identity Network® collects and processes global shared intelligence from millions of daily consumer interactions including logins, payments, and new account applications. Using this information, the ThreatMetrix solution creates a unique digital identity for each user by analyzing the myriad connections between devices, locations, and anonymized personal information. Behavior that deviates from this trusted digital identity can be reliably identified in near real time, alerting you to potential fraud.

ThreatMetrix SmartID™ Identifies returning users that wipe cookies, use private browsing, and change other parameters to bypass device fingerprinting. This improves returning user detection and reduces false positives. Derived from the analysis of many browsers, plug-in, and TCP/IP connection attributes, SmartID is based exclusively on device attributes to improve the detection of returning visitors, especially those trying to elude identification.

ThreatMetrix Mobile A lightweight software development kit (SDK) for Google Android and Apple iOS mobile devices, providing complete fraud protection for the mobile channel. This includes advanced persistent device identification, anomaly and device spoofing detection, application integrity evaluation, malware detection, location services, jailbreak and root detection technologies.

Offered via the **Dynamic Decision Platform**, ThreatMetrix integrates Digital Identity Intelligence with behavioral analytics and machine learning capabilities. Case management helps to isolate and investigate transactions that require further review. This supports businesses maximize the use of the data that ThreatMetrix provides and make the most appropriate risk decisions. The Dynamic Decision Platform provides enhanced authentication, identity verification and fraud decisioning. It also incorporates third-party data sources for exception handling.
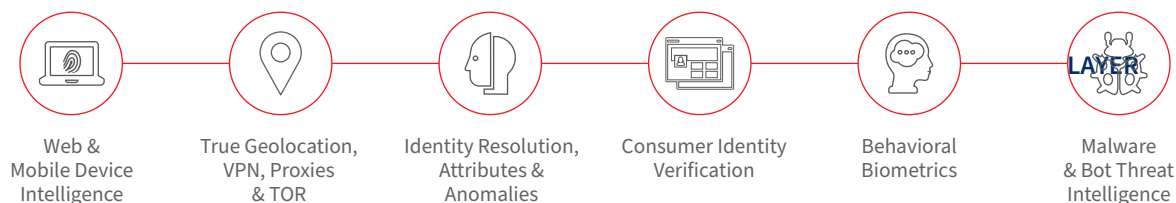
Behavioral Biometrics Built as an enhancement to the existing LexisNexis® ThreatMetrix® product to add an additional layer of defense for fraud and risk decisioning. It combines the way a user interacts with their device, with existing digital identity intelligence capabilities. This means businesses can better profile high-risk behavior associated with fraudsters, automated bots, social engineering and remote access attacks, as well as build a clearer view of trusted user behavior over time, reliably identifying deviations from an established behavioral pattern.

LexisNexis Risk Solutions Delivers Enhanced Risk Decisioning Across the Entire Customer Journey
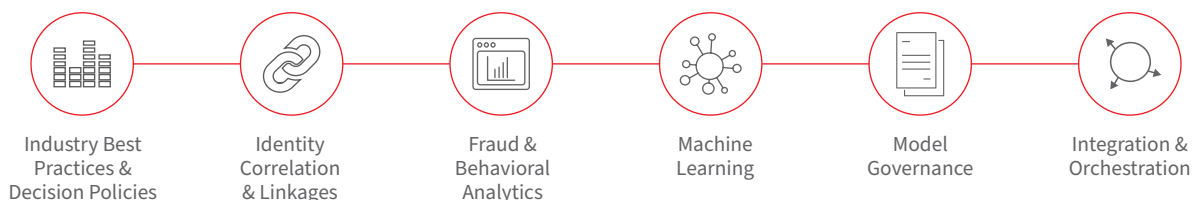
Building Layers of Defense to Optimize Fraud and Risk Decisions

Understand who you are transacting with to grow your business securely.
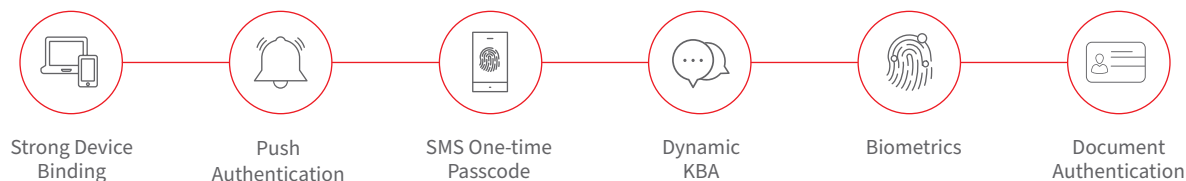
FIRST OF DEFENSE
Digital & Identity Assessment

- Web & Mobile Device Intelligence
- True Geolocation, VPN, Proxies & TOR
- Identity Resolution, Attributes & Anomalies
- Consumer Identity Verification
- Behavioral Biometrics
- Malware & Bot Threat Intelligence

SECOND LAYER OF DEFENSE
Decision Analytics

- Industry Best Practices & Decision Policies
- Identity Correlation & Linkages
- Fraud & Behavioral Analytics
- Machine Learning
- Model Governance
- Integration & Orchestration

THIRD LAYER OF DEFENSE
Authentication

- Strong Device Binding
- Push Authentication
- SMS One-time Passcode
- Dynamic KBA
- Biometrics
- Document Authentication

FOURTH LAYER OF DEFENSE
Investigation & Review

- Forensics & Investigation
- Case Management
- Reporting
- Categorized Fraud Truth Data Feedback
- Feedback, Audit & Policy Governance
- Access Management Governance

LexisNexis® Risk Solutions provides a full portfolio of Professional Services to expertly guide any business, of any size, through the design, implementation and ongoing optimization of best-in-class fraud, identity and authentication solutions.

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For more information:

risk.lexisnexis.com/threatmetrix