



# Transform Human Interactions into Actionable Intelligence

Leverage superior behavioral biometrics technology to provide a seamless experience to genuine users, actively detect threats and confidently protect your customers.



# LexisNexis<sup>®</sup> BehavioSec<sup>®</sup>

is a leading solution for behavioral biometrics technology that expands your ability to trust digital transactions, reduce fraud and improve the consumer experience.

# What is behavioral biometrics?

Behavioral biometrics technology invisibly authenticates users by analyzing user device interactions when they transact online.

Behavioral data is passively gathered while a user is engaging with a website or mobile app.

For example:





## Behavioral Biometrics Analysis

The behavioral data is compared to the unique profile of the user in near real time.



#### **Behavioral Scores**

Verify customers, detect high-risk scenarios and make better, smarter and more timely decisions with our behavioral scores and insights.

**Deep Intelligence** 

The scores are delivered with detailed intelligence on human device interactions. This is combined with digital identity intelligence to quickly achieve situational awareness.

100% 75% 50% 25%

# BehavioSec® **OVERVIEW**

BehavioSec® helps businesses recognize trusted transactions, reducing false positives and fraud losses while providing a seamless customer experience. BehavioSec is trusted by leading institutions around the world to enhance fraud prevention and authentication without impacting customer experience or revenue streams.

# Account Opening Is this behavior

consistent with how most people normally interact?

#### Social Engineering

Are there signs of coercion, coaching or scams?

# User Verification

Have we seen this user before?

#### Automation Detection

Is this a bot, screen scraper, fintech aggregator or credential stuffer?

#### Malware and Trojans

Are there any malware or remote access tools active in this session?

## BUILD TRUST AND IMPROVE FRAUD DETECTION

Empower risk-based authentication

Get powerful security controls to continuously assess digital interactions, without imposing any unnecessary friction

# ENHANCE DECISIONING WITH BEHAVIORAL INSIGHTS

Ensure privacy and security without capturing additional personally identifiable or sensitive information Separate human from non-human activity Identify high and low-risk transactions Verify and trust returning customers Reduce false positives

#### ENABLE ADAPTIVE AUTHENTICATION AND DELIVER A POSITIVE EXPERIENCE

Make smart decisions faster with improved investigative tools and data

Addtional intelligence for analytics and machine learning

PRIVACY BY DESIGN

# The LexisNexis<sup>®</sup> Risk Solutions advantage

#### Intuitive rule management and investigations

 Customers can write simple or complex fraud rules
Intuitive web portal enables case linking and fraud investigations

# The power of a global network

 Leverage the largest global repository of cross-industry digital identity intelligence
Access insights of billions of annual transactions

#### Data management

 Open, Clear-box methodology
Downstream systems can store or utilize data for analytics, reporting and decisioning

#### Continuous product innovation

 Data consortiums
Machine learning
Single platform allowing
seamless integration for fraud and identity challenges

World-Class Professional Services and Fraud Experience

#### Real time trust and fraud decisions

- Detect fraud more efficiently, reduce false positives and intervention rates

# Lightweight and easy to implement

Our installation process is simple and optimized for rapid turn-up, short time-to-value and a phased implementation so you can increase the breadth and depth of protection for your apps and services according to your timeline and business requirements.





#### **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.

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