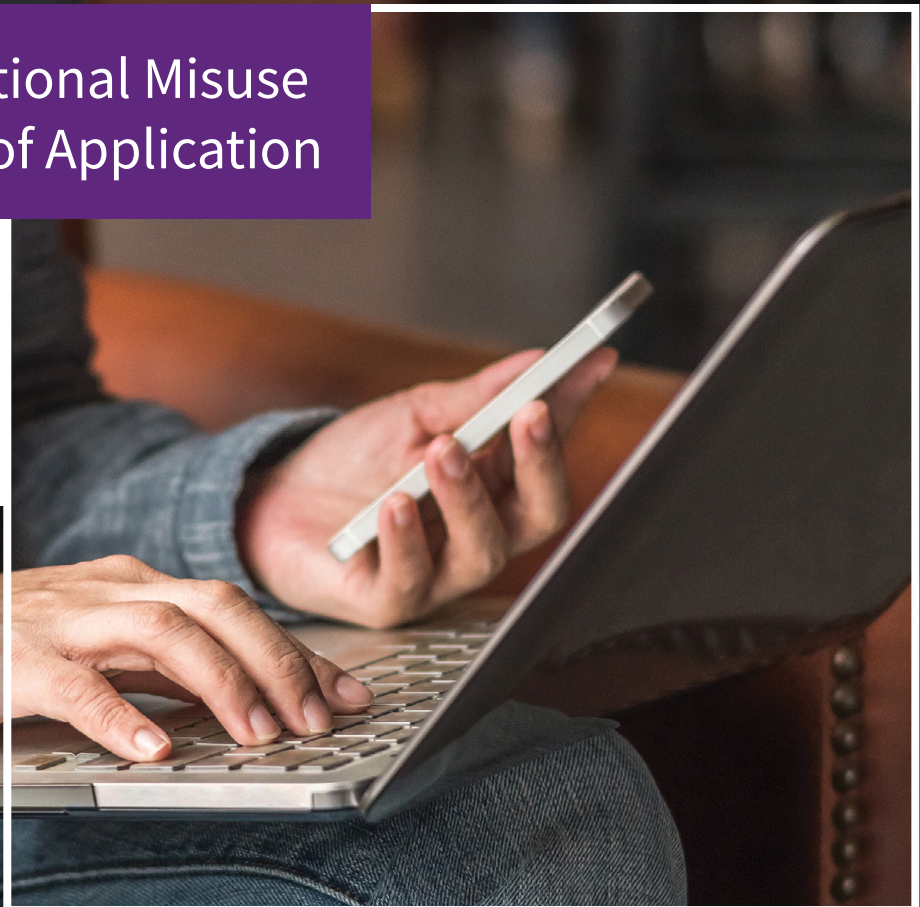


Detect Intentional Misuse at the Point of Application

Get a credit score
that informs you of
high-risk consumers
who might otherwise
elude your controls.





Reduce the intentional misuse of credit

When people think of credit abuse, they usually picture someone with a stolen credit card or using a stolen identity to obtain credit or a loan. Most fraud solutions are designed to detect those thieves. But there's a large class of fraudsters who are able to sidestep those controls and be successful in defrauding companies out of millions each year. They're the fraudsters who perpetrate intentional misuse of credit, and they're extremely difficult to catch — until now.

LexisNexis® Credit Optics® Intentional Misuse was developed to identify applicants who may be seeking to abuse requested credit or services. These high-risk consumers can breeze through a traditional credit risk model because they use either their true identities or identities they manufactured, rather than pretending to be someone else.

Mitigate new account abuse

Credit Optics Intentional Misuse provides actionable insights to enhance credit risk and underwriting strategies. It leverages a unique view into traditional and alternative data to identify consumers who likely have an intent to abuse requested credit.

A three-digit credit score, Credit Optics Intentional Misuse recognizes a specific set of behaviors associated with credit abuse, credit misuse and intentional misuse of credit. It's a highly predictive assessment powered by a robust understanding of consumer behavior.

FCRA-actionable risk assessments

Credit Optics Intentional Misuse is an FCRA adverse actionable solution — an important feature when dealing with high-risk applicants who intend to misuse credit but have passed through identity-proofing screens.

Along with the consumer's score, you get reason codes that explain the key factors in the assessment. You're then able to use those codes to explain why the applicant was either turned down or, if approved, failed to qualify for the best interest rates offered by a particular lender.

Predicting future credit abuse

At the point of application, spotting a consumer who intends to default on a loan or credit line, but has yet to commit a crime, is tricky. Further complicating the matter is that intentional misuse can take different forms:

- **Never-pay/first-payment defaults** – A consumer opens their account, immediately utilizes the full credit line and never makes a single payment.
- **Bust-outs** – A consumer who has a history of making payments on small purchases suddenly ramps up purchases to max out their credit cards or credit line.
- **Over-utilized charge-offs** – A consumer makes a few payments, then rapidly increases their credit balance well above the assigned line, then straight-rolls into default.

It's not your run-of-the-mill deception

With intentional misuse of credit, the consumer is likely using their own identity — or even a synthetic identity — so there's no victim to report identity theft. Because the applicant owns the identity they assert — be it real or fake — they know all of the information needed to sail through step-up authentication.

When it comes to intentional misuse of credit, perpetrators span the credit spectrum and may have a solid credit history. Unfortunately, in those situations, past performance is no guarantee of future results.

Works with your existing products

Credit Optics® Intentional Misuse can be used to evaluate all credit-seeking applicants; not just those identified as marginal or high risk by other tools. It can also be used with LexisNexis® RiskView™ to add another layer of protection to your credit risk assessment process.

Credit Optics Intentional Misuse can help you:



RECOGNIZE APPLICANTS WHO DISPLAY
SIGNS OF INTENTIONAL MISUSE AT
THE POINT OF APPLICATION



IDENTIFY APPLICANTS WHO
INTEND TO STRAIGHT-ROLL
INTO DEFAULT OR BUST-OUT



TAKE ADVERSE ACTION WITH
RISKY APPLICANTS



INCREASE PORTFOLIO
PERFORMANCE BY REDUCING
DELINQUENT ACCOUNTS BOOKED



As companies look for more targeted ways to deliver competitive offers for credit and services, they must also seek new approaches to evaluating consumer risk to protect them from bad actors. Credit Optics Intentional Misuse fills a gap at the application stage, the optimum place to detect consumers with an intention to misuse credit.



For more information call 866.858.7246 or visit
risk.lexisnexis.com/creditrisk



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.

Credit Optics Intentional Misuse is not a “consumer report” as that term is defined in the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. (“FCRA”). Accordingly, Credit Optics Intentional Misuse may not be used, in whole or in part, as a factor in determining a consumer’s eligibility for credit, insurance, employment or any other purpose authorized under section 604 of the FCRA. Due to the nature and origin of public record information, the public records and commercially available data used in reports may contain errors.

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