Profitable decisions depend on truly knowing your customer. To quickly capitalize on new opportunities, you need an accurate and amplified view of a business and the people associated with the entity. How can you cost-effectively speed up onboarding workflows while reducing risk?

LexisNexis® InstantID® Business delivers instant access to proven business content, stronger entity linking and advanced analytics to give your business precise decisioning perspective to maximize approval rates and minimize risk.
InstantID® Business gives you the competitive advantage of next-generation business verification. By combining the reach of more than 10,000 data sources with the intelligence of industry-leading linking capabilities, InstantID® Business accelerates entity verification and rapidly connects businesses with associated representatives to provide a detailed decisioning viewpoint that helps:

- **Automate and accelerate the approval process**
- **Reduce costly delays and manual reviews**
- **Minimize risk exposure**
- **Support stronger compliance**
- **Facilitate a comprehensive risk review**
- **Expedite beneficial ownership verification requirements**

InstantID® Business expands your perspective by covering 25 percent more US businesses than any other provider, including millions of hard-to-assess small and new businesses. By combining robust commercial content that includes business names, locations, FEINs and firmographics with the renowned reach of LexisNexis® consumer content, we deliver one of the most powerful small business-to-authorized representative verification available in the market today. With this tool, you have the power to instantly build a broader understanding of a business and the people associated with it so you can seize untapped market opportunities, streamline approvals and sidestep hidden risk.

InstantID® Business provides relevant risk intelligence on businesses and the people connected to the businesses to help proactively identify risk and enable more confident approvals. By delivering concise, easy-to-interpret results in a 0-50 risk verification index, InstantID® Business helps streamline approvals and eliminate variances. Increase decision clarity and consistency with features that help your business:

- **Auto-verify more businesses** and get substantially fewer no-hits with the combination of significantly improved linking, market leading data quality and robust alternative data assets.
- **Simplify beneficial ownership verification requirements** by assessing up to five authorized representatives associated with the business.
- **Identify more in-depth connections** between the business and authorized representatives with our improved Business to Executive Link.
- **Magnify your perspective** into the growing sole proprietorship and Small Office/Home Office population with our Residential Business Indicator.
- **Access detailed verification indices** that summarize the source in which the subject was verified and the source count.
- **Accelerate investigations** with risk flags and reason codes that highlight specific areas of concern.

With InstantID® Business you get precise business decisioning perspective that increases focus on your core business goals.
Tailor information insight to fit your onboarding workflow by selecting the version of InstantID® Business that best matches your business needs.

**InstantID® Business**: Access fundamental verification functionality including the Business Verification Index (BVI), Consumer Verification Index (CVI), Business to Executive Link for up to five authorized representatives, Verification Summaries, Residential Business Indicator and Risk Codes.

**InstantID® Business Compliance**: Simplify compliance requirements with expanded visibility that includes all of the InstantID® Business verification fundamentals plus industry classifications, statuses, years in business, global watch list searches, parent company information, title of person linked to the company and more.

**InstantID® Business Compliance with SBFE® Data**: Refine your small business risk perspective with expanded credit insight from the Small Business Financial Exchange. Access all of the decisioning intelligence included in InstantID® Business Compliance plus specific small business payment insight including: time on SBFE source, time since last seen on SBFE source and accounts on SBFE. In this version, SBFE is included as a source on all business indices. Please note, this version is restricted to SBFE contributors at the Member and LOB level.

**Extend risk assessment with configurable access**

InstantID® Business can be accessed via XML, batch, online via LexisNexis® AML Insight™ or LexisNexis Risk Management Solutions® and in the LexisNexis® Dynamic Decision Platform. When accessed via the Dynamic Decision Platform, InstantID® Business can be built into onboarding workflows that can support multiple product policies along with self-service decisioning.
InstantID® Business is available on the LexisNexis® Dynamic Decision Platform. The platform allows InstantID® Business to be built into onboarding workflows to incorporate different levels of verification and fraud mitigation to continually improve risk decisions.

Platform benefits include:

• Easy-to-use, intuitive API
• Self-service decisioning to enable customer scoring based on your business logic and risk objectives/constraints
• Supports multiple product policies
• Provides advanced forensics investigation capability with sophisticated analyst UX

Capture the advantage of an intelligent decisioning platform

Boost onboarding speed and capitalize on growth opportunities

InstantID® Business instantly verifies the identity of a business applicant by leveraging unmatched business content, sophisticated entity linking and advanced analytics. Connect to detailed intelligence on both the business and the authorized representatives behind the business to easily evaluate risk, automate approvals and capture new opportunities to expand your portfolio. InstantID® Business delivers concise business insight to help you effectively manage operational costs, minimize risk exposure and maximize market share. Put the power of superior verification to work for your business with InstantID® Business.

For more information:
Call 888.341.9377 or visit risk.lexisnexis.com/SMBRisk

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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