



Accelerate customer acquisition
with instant identity verification

Support well-informed customer
decisions with multiple source
identity verification

LexisNexis® InstantID® delivers succinct identity insight to drive smarter decisions and keep customer acquisition in focus.

Increase revenue in an instant

Growing your business while satisfying Customer Identification Program (CIP) and KYC regulations demands the ability to make effective and efficient decisions on prospective customers. You need access to a product with sophisticated, robust identity coverage and more accurate data that supports informed decisions and minimizes risk exposure.

LexisNexis InstantID is a flexible, configurable solution that allows you to verify consumer information and seamlessly fit into acceptance workflows and scoring policies to help your business:

- Accelerate account acquisition
- Strengthen CIP Compliance
- Mitigate risk exposure
- Minimize exceptions and discrepancies
- Reduce operating costs

InstantID delivers an intuitive, easy-to-interpret index that summarizes the level of verification, highlights potential risk indicators and provides additional consumer verification information to strengthen due diligence efforts. By supporting faster, well-informed customer decisions InstantID creates an efficient route to increased revenue.

Maximize growth with comprehensive identity coverage

InstantID has the unparalleled ability to keep up with today's consumer population and provide the highest verification rates. We deliver seamless access to the industry's most robust database that instantly connects you to aggregated information from over 83 billion public and proprietary records that cover 95% of the U.S. adult population, including entities with limited credit and financial histories.

Instantly expand your perspective into true customer risk with InstantID with Digital Insights which delivers an integrated view of the online activity associated with the applicant phone number and email address. InstantID with Digital Insights leverages the LexisNexis® Digital Identity Network® of more than 1.4 billion unique online identities and behaviors to provide real-time visibility into key digital identity attributes as an applicant moves between devices and applications. Capture a comprehensive 360-degree view of identity risk by verifying the physical identity and assessing digital identity risk and behavior patterns to uncover anomalies that may signal high-risk identities or activities. Isolate networked fraud attempts and cybercrime with a more complete identity view that includes physical and digital identity risk insights.

Capture a 360-degree view of identity risk



We deliver analytics backed by LexID®, our proprietary advanced linking technology that synthesizes disparate data sets and intelligently examines data interconnections to provide meaningful identity insight.

InstantID also provides automated watch list screening through searching a comprehensive set of global watch lists, including the Office of Foreign Assets Control (OFAC).

Finding new customers to grow your business is difficult—InstantID delivers a more complete picture of your applicant to help maximize business growth.

InstantID enables your business to effectively:

Support Business Growth

- Speed customer acquisition and provide high verification rates
- Minimize verification failures and delays caused by mis-keys through automatically identifying and returning corrected data
- Reduce costly discrepancy resolution by receiving alternate data found on the subject, such as name and address verifications
- Prevent networked cybercrime attempts with comprehensive digital identity insights built from a global network of digital identity intelligence

Comply with Regulations

- Simplify compliance with section 326 of the USA PATRIOT ACT
- Get the information you need to fulfill your Know Your Customer program elements
- Automate watchlist checking and Red Flags Rule reports

Increase verification rates while defending against risk

InstantID combines LexID advanced linking technology with superior data coverage to speed identity verification and validation.



Reduce manual reviews

Increase operational savings and onboard more customers by minimizing reviews caused by incomplete information or lack of verification.

- Verify over 40% of consumers not found at a credit bureau with InstantID



Spot and correct mis-keyed information

Reduce verification failures and delays from mis-keys with intelligent tools that automatically flag mis-keyed information and return corrected data.

- On average, records submitted to InstantID contain:
- 2.5% mis-keyed last names
 - 2.3% mis-keyed DOBs



Streamline discrepancy resolution

Support faster discrepancy resolution with multiple levels of detailed information, including name variations, such as marriage, with dates of changes, and address variations with dates associated.

- On average, records submitted to InstantID contain:
- 14.6% of SSNs are associated with multiple last names
 - 6.4% of addresses are potentially previous addresses



Uncover potential customer risk

Speed discrepancy resolution and identify data anomalies with multiple levels of detailed information, including name variations and dates of changes, and address variations with dates associated.

- On average, records submitted to InstantID contain:
- 0.4% of SSNs are associated with a deceased individual
 - 1.9% of SSNs have 3+ identities



Understand digital identity risk

Capture a holistic view of customer identity with InstantID with Digital Insights. Increase your visibility into digital identity risk by fully understanding the online activity associated with the applicant phone number and email address. Benefit from our powerful LexisNexis Digital Identity Network and risk insights leveraged from:

- Global shared intelligence from millions of daily interactions across accounts, locations and times
- Digital footprints and device markers captured across the entire customer lifecycle
- Online intelligence on emerging and hard-to-detect synthetic identity fraud schemes, across a full spectrum of industries and use cases

Better business decisions start with InstantID

By harnessing the power of the LexisNexis Risk Solutions identity repository and our proven scoring and analytic technologies, InstantID provides a strong foundation for Know Your Customer and CIP programs and streamlines customer acquisition. Leveraging the additional advantage of InstantID with Digital Insights expands your view of true customer risk and helps identify sophisticated cybercrime schemes before they impact your business. With tools to help minimize exceptions, support deeper due diligence and protect against customer risks, InstantID positively impacts the customer experience and your overall success.

For more information, call 800.658.5638
or visit risk.lexisnexis.com/products/instantid



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 Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit www.risk.lexisnexis.com, and www.relx.com.

The InstantID services are not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the InstantID service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors. LexID, LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. InstantID is a registered trademark of LexisNexis Risk Solutions FL Inc. [Copyright](https://www.relx.com) © 2020 LexisNexis Risk Solutions. NXR00876-07-0220