One Time Password
Deliver enhanced security, lower costs and increase customer satisfaction

Every day your business is challenged to maintain a profitable pace with evolving technologies and increasing expectations for delivering instant customer service while reducing fraud risk. LexisNexis® One Time Password provides an easy-to-use, cost effective solution for a variety of use cases. One Time Password enables multi-factor identity authentication and validation by delivering a time-sensitive, unique password via SMS text, email or voice call. One Time Password also seamlessly supports global transactions with password delivery to all major international markets. With this solution you can automate key activities for high-risk, high-value transactions while strengthening compliance, protecting your business and improving the customer experience.

The following use cases illustrate how One Time Password provides stronger authentication and seamlessly integrates into your customer service workflow. One Time Password is available on LexisNexis Risk Management Solutions®, LexisNexis® AML Insight™, LexisNexis® Anti-Money Laundering Solutions, LexisNexis® Real Estate Solutions, LexisNexis® Risk Research Solutions, and via XML interfaces.

ESTABLISH FFIEC REGULATORY COMPLIANCE AND PROVIDE LAYERED SECURITY

One Time Password helps accelerate critical high risk customer service requests in account management, including requests for address changes, resetting PIN numbers, money transfers, convenience checks and replacement card requests. This helps financial services firms maintain compliance with key Federal Financial Institutions Examination Council (FFIEC) regulations by providing a mechanism to support a layered security program that can detect and respond to suspicious activities at initial log on and during authentication and initiation of electronic transactions involving the transfer of funds to another party. One Time Password strengthens multi-factor authentication while helping reduce fraud exposure.

Verify
Personally Identifiable Information via LexisNexis® SmartLinx® Person Report , LexisNexis® InstantID® or LexisNexis® Identity Report.

Fortify
authentication with **One Time Password**. Confirm with customer they have a mobile device to send the unique password to.

Validate
a Phone Number and its association to a customer or leverage LexisNexis authoritative phone services, like LexisNexis® Phone Finder.

Authenticate
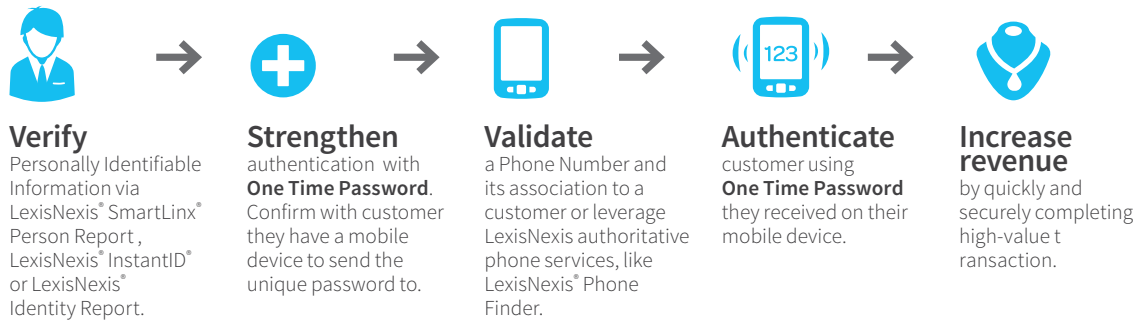customer using **One Time Password** they received on their mobile device.

Create
a seamless customer experience while protecting your financial institution with an additional layer of identity verification.
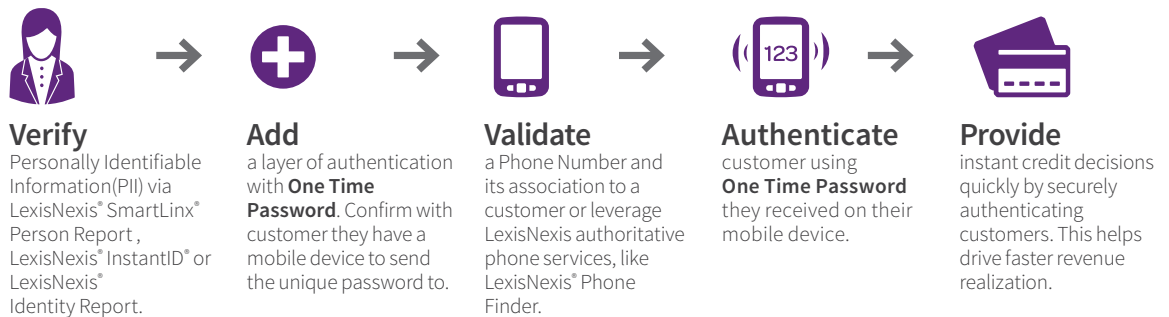
LexisNexis®
RISK SOLUTIONS

SUPPORT THE COMPLETION OF HIGH-RISK TRANSACTIONS

One Time Password can be used to support the completion of transactions by providing a temporary password to simplify key transaction processes. Keep a transaction in motion when a customer has forgotten their PIN, token or documentary verification by accessing timely identity authentication that helps reduce abandoned transactions and increase revenues.

Verify
Personally Identifiable Information via LexisNexis® SmartLinx® Person Report , LexisNexis® InstantID® or LexisNexis® Identity Report.

Strengthen
authentication with **One Time Password**. Confirm with customer they have a mobile device to send the unique password to.

Validate
a Phone Number and its association to a customer or leverage LexisNexis authoritative phone services, like LexisNexis® Phone Finder.

Authenticate
customer using **One Time Password** they received on their mobile device.

Increase revenue
by quickly and securely completing high-value t ransaction.

PROVIDE INSTANT CREDIT AT POINT OF SALE

One Time Password can be used to add a layer of authentication to point of sale credit applications without interrupting the pace of the transaction. In a seamless process, call center representatives can provide sales associates with a One Time Password to authenticate customers at the point of sale.

Verify
Personally Identifiable Information(PII) via LexisNexis® SmartLinx® Person Report , LexisNexis® InstantID® or LexisNexis® Identity Report.

Add
a layer of authentication with **One Time Password**. Confirm with customer they have a mobile device to send the unique password to.

Validate
a Phone Number and its association to a customer or leverage LexisNexis authoritative phone services, like LexisNexis® Phone Finder.

Authenticate
customer using **One Time Password** they received on their mobile device.

Provide
instant credit decisions quickly by securely authenticating customers. This helps drive faster revenue realization.

One Time Password helps automate key workflow steps while protecting your business with multi-factor authentication. By supporting a number of diverse delivery methods across all major international markets, One Time Password gives you the flexibility to service your customer on their own terms and with a turn-around time they expect. Get the advantage and protection of accelerated authentication with One Time Password.

LexisNexis®
RISK SOLUTIONS

Call 866.858.7246 or visit
https://risk.lexisnexis.com/products/one-time-password

About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit risk.lexisnexis.com.