



Improve fraud detection without interrupting the customer experience.

Seamlessly access deeper phone data and extensive phone activity metadata in a click.

Gaining a clear understanding of the associations between a phone number and an identity is a key step to streamline essential account processes and defend against fraud. What are the best subjects for a phone number? What are the best phone numbers for a subject? How recently has the phone number been ported? Are any suspicious activities such as phone spoofing or unusual numbers of authentication requests associated with the phone number?

LexisNexis® Phone Finder helps you quickly answer these critical questions. By combining leading phone content and extensive phone metadata with the industry's largest repository of identity information, Phone Finder delivers relevant, rank-ordered connections between phones and identities to support faster decisions that help your business fight fraud attempts and stay focused on the customer experience.



Get answers across the account lifecycle

Phone Finder provides fast access to authoritative phone data and dynamic metadata in an easy-to-interpret report. This solution supports phone number or identity-based searching and uses a powerful, proprietary algorithm to determine the best phone numbers for an input subject. Phone Finder returns ranked results with deeper data insights like phone type, status and portability. With extensive metadata points on phone activity, including porting, phone spoofing, one-time password requests, pre-paid indicator, subject address type and status and no contract carrier indicator, Phone Finder can help you quickly spot trends that might indicate fraudulent activity. Phone Finder also features a configurable risk indicator that you can customize to business-specific risk thresholds to further streamline key decisioning processes and authentication workflows.

Phone Finder delivers a succinct, illustrated report that supports key activities across the account lifecycle:

- Speed new account originations investigations
- Simplify customer service activities and fraud reviews
- Strengthen fraud detection efforts
- Reduce account takeover fraud
- Add an additional authentication factor with direct integration of LexisNexis® One Time Password*
- Streamline recovery investigations

Easier research and faster decisions begin with the right information resources. Phone Finder puts the answers to critical questions a click away.

Access details that help define potential fraud attempts



Improve operational efficiencies with expanded phone intelligence

Phone Finder works by leveraging unparalleled LexisNexis phone content, which includes a proprietary, aggregated database of wireless, unlisted and listed landlines and Electronic Directory Assistance. For the Premium and Ultimate options, Phone Finder also delivers access to additional phone gateway providers.

By combining the phone content with the LexisNexis primary database of over 1,500 phone sources and using proven analytics and scoring technology, Phone Finder connects phones to identities. Phone Finder can help improve identity contact rates and increase operational efficiency across key account processes.

Phone Finder Premium and Ultimate provide extensive porting data, spoofing data, forwarding data and phone service type to help your business strengthen the customer experience and fortify fraud prevention. Phone Finder Premium and Ultimate also feature configurable phone risk indicator that can be customized around your specific

business requirements and key processes to help streamline customer interactions, fortify decisioning consistency and add an additional layer of fraud defense. By delivering access to nationally sourced, authoritative phone metadata and porting content, Phone Finder Premium and Ultimate can help uncover fraudulent patterns like new account fraud and account takeover fraud before they impact your bottom line or create adverse consequences for legitimate customers. Phone Finder Premium and Ultimate help your business confidently connect porting data and phone metadata with a specific identity to provide the protection of precise identity and phone intelligence that only LexisNexis can offer. When combining Phone Finder with LexisNexis® One-Time Password , you can also uncover a fraudster’s attempt to establish call forwarding on a victim’s phone. This can help protect against the possibility of calling out to or speaking with a fraudster.

Advance authentication strategies with fortified phone insights

To further strengthen multi-factor authentication efforts, LexisNexis® Line Risk Assessment™ functionality is integrated into Phone Finder. Line Risk Assessment™ is a configurable set of risk rules designed to help your business perform risk verification checks against a phone number before sending a one-time password (OTP). With this feature, you can verify your trusted phones against Porting, Spoofing and OTP activity before proceeding with an authentication one-time password. Line Risk Assessment provides succinct decisioning support with a pass or fail associated to the phone number entered. Access additional insight and risk intelligence to reinforce authentication processes and improve the customer experience with Line Risk Assessment.

Phone Finder also features a direct integration with LexisNexis® One Time Password to support multi-factor authentication. This functionality speeds multi-factor identity authentication and validation by delivering a time sensitive, unique password via SMS, email or phone. One Time Password also supports delivery of its alphanumeric authentication codes in English, Spanish and French and offers the capacity to send One Time Passwords to non-US phone numbers across the global marketplace. One Time Password can also assist in uncovering fraudulent authentication patterns by detecting phone forwarding attempts. In just a click, Phone Finder automates key authentication activities for high-risk, high-value transactions while helping you strengthen compliance, protect your business and improve the customer experience.

Phone Finder Premium and Ultimate offer extensive insight into additional phone activity metadata associated with the phone, including:

Porting Status

Phone Spoofing

Forwarding Data

One-Time Password Requests

Pre-Paid Indicator

Subject Address Type and Status

No Contract Carrier Indicator



Custom connections that fit your needs

Three Phone Finder options enable users to access the level of information that fits specific search needs.

Basic: Phone Finder Basic identifies and ranks the best subjects for an input phone and provides the best phones for an individual.

Premium: Access everything included in a basic search while digging deeper by utilizing a real-time phones gateway to retrieve additional subjects, find more phones and get detailed information on the phone number, including Caller ID, status, portability information, additional phone activity metadata and operating company details.

Ultimate: Get all the power of a premium search while leveraging two additional third-party phone content providers to access the most detailed connections between phones and identities.

Our delivery options are flexible and results are available for all three options via LexisNexis Risk Management Solutions®, LexisNexis® AML Insight™, LexisNexis® Anti-Money Laundering Solutions, LexisNexis® Real Estate Solutions, XML and Batch. Choose the search you need at the time, depending on the activity.



Relevant results equal increased efficiency and stronger fraud defenses

Getting hung up trying to connect phones with identities and understanding the risk level associated with the phone takes valuable time and resources away from core activities. Get faster answers with the solution that connects phones and identities together in one easy-to-use, ranked ordered set. Phone Finder combines powerful phone and identity data in relevant, efficient results sets to support critical processes across the account lifecycle. Proactively mitigate fraud attempts while maintaining a clear focus on the customer experience with LexisNexis Phone Finder.

For more information, call 866.858.7246 or visit

<http://www.lexisnexis.com/risk/financial/fs-fraud-detection-prevention.aspx>



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, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries. For more information, please visit risk.lexisnexis.com.

The LexisNexis Phone Finder 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 LexisNexis Phone Finder 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. LexisNexis, the Knowledge Burst logo and LexisNexis Risk Management Solutions are registered trademarks of RELX Inc., used under license. Line Risk Assessment is a trademark of LexisNexis Risk Solutions FL Inc. LexisNexis AML Insight is a trademark of LexisNexis Risk Solutions Inc. Copyright © 2017 LexisNexis. All rights reserved. NXR03021-5 1217