

LexisNexis® Risk Intelligence Network

Shared Intelligence for Improved Risk Decisions

Gain a differentiated perspective of risk across fraud, identity, credit and compliance.

> Today's global market is defined by complex and shifting risk, fluid regulatory environments and accelerated transaction speeds. Achieving and maintaining success requires a balanced focus on customer experience, regulatory compliance and the ability to detect risk quickly at every touchpoint.

The roadblock? Incomplete consumer and business insights lead to visibility gaps—often meaning you're making decisions with a limited picture of risk. Connecting to global, cross-industry intelligence is essential to gaining comprehensive identity and behavioral insights needed to make informed, confident risk decisions.

Solve risk better, together, with collective insights

A limited view of an individual or business is a limited view of risk. To sharpen decision-making precision, reduce delays and improve operational efficiencies, you first need a more comprehensive perspective—one that provides a 360-degree view of identity and transaction risks. Achieving this requires access to shared intelligence that spans industries, use cases and geographies.

The LexisNexis[®] Risk Intelligence Network is a global ecosystem of contributory, cross-industry risk intelligence. By interacting with our industry-leading products, participating organizations are connected to a vast pool of shared insights that can help you build a more dynamic, real-time understanding of risk. ⊖

RELY ON A SINGLE SOURCE OF TRUTH FOR AUTHENTIC USERS

Fueled by a mutual desire to understand, predict and mitigate risk across business functions, the LexisNexis[®] Risk Intelligence Network is designed to elevate and refine risk decision-making. This **industry-leading contributory network** empowers businesses with a multi-dimensional perspective on fraud, identity, credit risk and compliance use cases—all to enable:

Faster, smarter risk decisions

Gain a holistic view of individuals and entities, exposing hidden risks not available with isolated data sources. Improved visibility of risk indicators can yield faster, more confident decisions across the customer lifecycle.

Safer global commerce

Access cross-industry intelligence to identify emerging threats, detect suspicious behaviors and reduce transaction risk to keep ahead of evolving risks and support a healthier financial ecosystem.

Enhanced risk model precision

Shared data helps improve the accuracy of advanced analytics enhancing fraud detection, identity verification, credit assessment and compliance screening while reducing false positives, minimizing operational friction and increasing efficiency.

Mitigate risk enterprise-wide with responsible data sharing

When participating organizations share customer event data and performance outcomes, they enable the industry—and themselves—to make smarter decisions rooted in responsible data stewardship. This collaboration helps identify bad actors and high-risk entities, enhancing safety and security across the broader global marketplace. LEXISNEXIS® RISK INTELLIGENCE NETWORK

Predict, manage and reduce risk across your organization with powerful collective insights that identify high-risk individuals and entities. ⊖

STRATEGIC DATA PARTNERS The LexisNexis[®] Risk Intelligence Network is a dynamic environment that leverages our advanced analytics and linking technology to bring together contributed data on transactions, account details and performance outcomes. This creates a continually refreshed view of an individual or entity while uncovering patterns and leading indicators of risk. The result is actionable intelligence that can be leveraged in specific and permissible use cases, including fraud prevention, identity verification, credit risk assessment and compliance.

Fraud Prevention

Leverage a vast pool of contributory insights to accelerate trusted transactions—while applying the right level of friction to risky events.

Identity Verification

Quickly recognize and validate trusted identities and entities, detect discrepancies and adapt to changing behaviors with a network informed by billions of digital and physical data points.

Credit Risk Assessment

Expand your understanding of credit risk and opportunities with intelligence including new and emerging consumers, life events and contact details.

Compliance

Support efficient compliance screening with comprehensive, current and expertly curated intelligence built from millions of profiles around the world.



Global, cross-industry coverage provides differentiated visibility

Many of the world's leading corporations, financial institutions, utilities and more rely on the network to inform decisions that drive positive customer experiences, risk mitigation and revenue growth.

TRUST IN INDUSTRY-LEADING DATA QUALITY AND UNMATCHED EXPERTISE

200 Countries and territories Cross-industry participation

- 10 of the top 10 credit card companies
- 4 of the top 5 telecommunication companies
- 6 of the top 10 retailers
- 10 of the top 10 automotive finance lenders

TRANSFORM INFORMATION INTO INTELLIGENCE WITH A COMPREHENSIVE DATA ECOSYSTEM

The LexisNexis[®] Risk Intelligence Network advances our total data ecosystem to provide more comprehensive and current visibility into risk. When combined with our advanced analytics, linking technology and strategic third-party data, organizations have access to **unparalleled risk intelligence** that can transform their business.



Insights derived from the LexisNexis® Risk Intelligence Network and strategic providers inform unique data sets, which are then linked to corresponding LexID® profiles. These data profiles can help solve critical risk challenges through our industry-leading fraud, identity, credit and compliance solutions.

SOLVE CRITICAL ISSUES WITH A COLLECTIVE -AND CONNECTED-VIEW OF RISK

Sharpen your business edge to spot opportunities and navigate risk with precision via the LexisNexis® Risk Intelligence Network. Your participation fosters not only stronger performance outcomes—but safer global commerce for all.

Tap into the power of contributory intelligence. Learn more about the LexisNexis® Risk Intelligence Network today

risk.lexisnexis.com/network



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 LexisNexis® Risk Solutions and RELX.

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