LexisNexis® RISK SOLUTIONS

Harness the Power of Global Shared Intelligence with the LexisNexis® Digital Identity Network®

Distinguish Fraudsters from Genuine Customers in Near Real Time, Throughout the Customer Journey

A Network That Grows More Powerful Each Day

Global digital businesses are increasingly having to balance the pendulum swing of a slick, frictionless online experience, with the ability to accurately detect and block fraud. This has become more complex with the persistence of global data breaches that flood the dark web with stolen identity data and make it easier for fraudsters to perpetrate sophisticated and convincing attacks. Fraudsters masquerade as customers while good customers expect businesses to recognize them in real time with no associated friction.

LexisNexis® Risk Solutions gives businesses the ability to genuinely recognize good, returning customers by collating Digital Identity Intelligence from the complex digital DNA of online transactions; whether logins, payment transactions or new account applications.
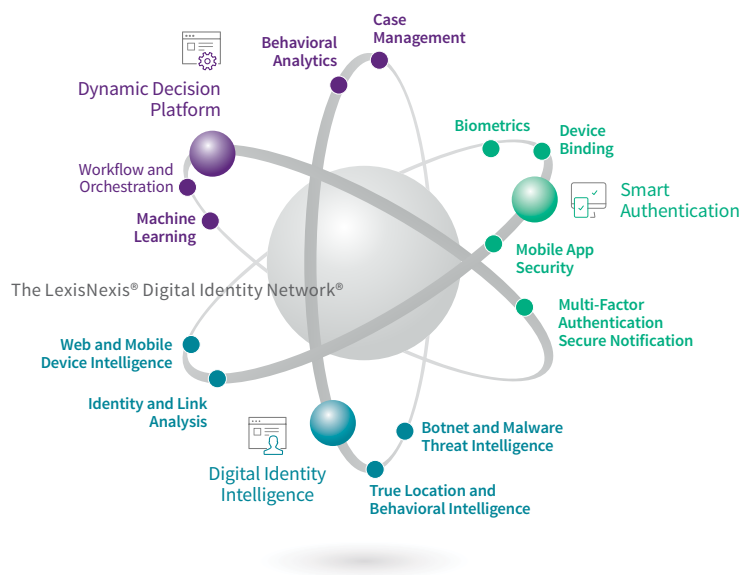
LexID® Digital is the technology that brings this Digital Identity Intelligence to life; helping businesses elevate fraud and authentication decisions from a device to a user level as well as unite offline behavior with online intelligence.

LexID® Digital helps businesses go beyond just device identification by connecting the dots between the myriad pieces of information a user creates as they transact online and looking at the relationships between these pieces of information at a global level and across channels/touchpoints. LexID® Digital comprises a unique digital identifier, a confidence score and a visualization graph for each connecting user, which together act as a benchmark for the trustworthiness of current and future transactions.

This intelligence is operationalized using the Dynamic Decision Platform, which incorporates state of the art behavioral analytics and machine learning, case management and integration capabilities to help businesses make the best trust decisions across the entire customer journey. In tandem, LexisNexis Smart Authentication provides a framework that incorporates market-leading risk-based authentication (RBA) with Strong Customer Authentication (SCA) that provides a rigorous approach to protecting customer accounts while minimizing friction for trusted users.

Trusted users transact seamlessly while high-risk behavior is detected and flagged for manual review or rejection before a transaction is processed.

Distinguish Fraudsters from Genuine Customers in Near Real Time, Throughout the Customer Journey

Case Management
Behavioral Analytics
Dynamic Decision Platform
Workflow and Orchestration
Machine Learning
Biometrics
Device Binding
Smart Authentication
Mobile App Security
Multi-Factor Authentication Secure Notification
Web and Mobile Device Intelligence
Identity and Link Analysis
Digital Identity Intelligence
Botnet and Malware Threat Intelligence
True Location and Behavioral Intelligence

The LexisNexis® Digital Identity Network®

Personalizing the LexisNexis Solution to Your Business

LexisNexis offers a powerful policy engine allowing customization that helps business incorporate their own processes and tolerance for risk. This allows organizations to fine tune and automate responses to online transactions for agility, simplicity and efficiency.

The Three Components of the Digital Identity Network®

LexID® Digital

- Digital Identity Intelligence
- Dynamic Decision Platform
- Smart Authentication
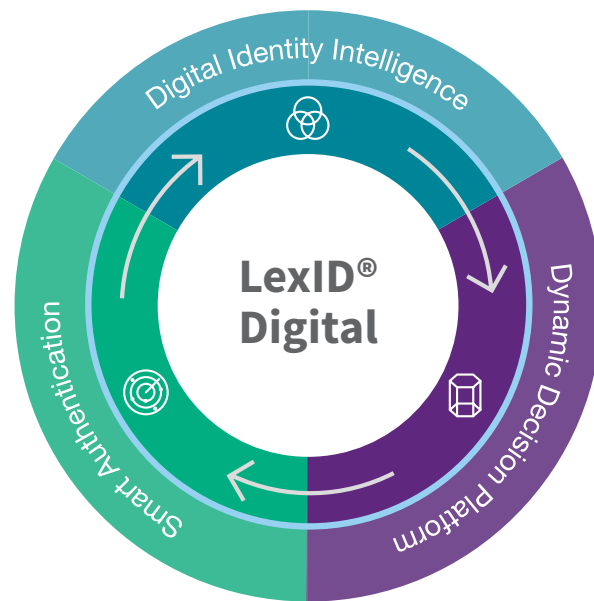
Digital Identity Intelligence
The best crowdsourced intelligence from the world's largest Digital Identity Network.

- **Web and Mobile Device Intelligence:** Device identification, detection of device compromises across web and mobile, device health and application integrity.

- **True Location and Behavior Analysis:** Detection of location cloaking or IP spoofing, proxies, VPNs and the TOR browser Detection of changes in behavior patterns, such as unusual transaction volumes,

- **Identity and Link Analysis:** Defining patterns of trusted user behavior by combining identity and transactional metadata with device identifiers, connection and location characteristics.

- **Bot and Malware Threat Intelligence:** Actionable threat detection for Malware, Remote Access Trojans (RATs), automated bot attacks, session hijacking and phished accounts, combined with global threat information such as known fraudsters and botnet participation.

Dynamic Decision Platform
Using Digital Identity Intelligence to make the most accurate and timely decisions.

- **Behavioral Analytics (ThreatMetrix® Smart Rules):** Advanced behavioral analytics rules which enable better understanding of legitimate user behavior and more accurately detect genuine fraud.

- **Machine Learning (ThreatMetrix® Smart Learning):** A clear-box approach to machine learning that integrates digital identity intelligence with Smart Rules to produce optimized models with fewer false positives.

- **Workflow and Orchestration:** Ability to integrate external data sources into the ThreatMetrix® decision engine as well as access pre-integrated third-party services for transactions that require additional assurance / exception handling.

- **Case Management:** Enabling continuous optimization of authentication and fraud decisions by monitoring, updating and isolating transactions that require additional review, providing a smarter, more integrated way to handle increasingly complex caseloads with shrinking resources.

Smart Authentication
Combining frictionless RBA with low-friction SCA for an enhanced customer experience.

- **Mobile App Security:** Detect breaches to the application itself and verify the trustworthiness of the mobile device.

- **Device Binding:** Leverage the trust of existing devices, using Strong Device ID and Carrier ID, to avoid repetitive authentication.

- **Multi-factor Authentication (MFA) Secure Notification:** Push notifications to the user's mobile device for low friction authentication.

- **Biometrics:** A comprehensive range of FIDO-compliant, low friction, password-free authentication strategies.

LexisNexis® Risk Solutions Advantage

- **An Unparalleled Network:** The LexisNexis® Digital Identity Network® protects billions of unique online accounts using intelligence harnessed from around 3 billion monthly transactions.

- **A Comprehensive End-to-End Solution:** Universal fraud and authentication decisioning across all use cases and throughout the customer journey.

- **Bringing Digital Identities to Life:** LexID® Digital combines a unique identifier, a confidence score and a visualization graph to genuinely understand a user's unique digital identity across all channels and touchpoints.

- **An Integrated Approach to Authentication:** Flexibly incorporate real-time event and session data, third-party signals and global intelligence into a single Smart Authentication framework, to deliver a consistent and low-friction experience with reduced challenge rates.

- **Advanced Behavioral Analytics and a Clear-box Approach to Machine Learning:** LexisNexis Smart Analytics analyzes dynamic user behavior to build more accurate, yet simpler, risk models. The result is a competitive edge in customer experience with reduce false positives, while maintaining the lowest possible fraud levels.

- **Privacy by Design:** LexisNexis® is unique in its ability to solve the challenge of providing dynamic risk assessment of identities while maintaining data privacy through the use of tokenization.

- **Rapid, Lightweight Deployment:** The LexisNexis® solution is cloud- based, providing simple and straightforward integration with existing systems.

For more information, call 866.528.0780 or visit risk.lexisnexis.com/FIM-EN

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