Clarify your view of risk to optimize origination decisions

Leverage differentiated digital intelligence to close visibility gaps, approve more applicants and mitigate rising default rates

Lenders are eager to expand their markets, but several challenges can limit their ability to do so

Visibility gaps in traditional credit risk can make it difficult for lenders to evaluate consumers with little to no credit history, or credit history that may inaccurately assess risk.

Digitization of origination workflows can add additional assessment steps and security checks that increase friction and impact the consumer experience.

And rising default rates — reflecting a volatile economy — can leave lenders hesitant to increase offer rates.

Leveraging digital reputation as a vehicle for financial inclusion

To grow their portfolios while protecting profitability, lenders will need to incorporate additional sources of highly predictive insights about consumer risk. A more comprehensive understanding of an individual's global digital identity can offer valuable intelligence to help lenders extend credit with more confidence.

Many individuals have multiple digital personas, credentials, devices and locations that culminate into a comprehensive global digital identity. This identity, also known as a digital footprint, can provide a powerful predictive signal of someone's credit risk.

Savvy lenders can leverage differentiated digital intelligence to gain a more comprehensive understanding of a consumer's digital behaviors, empowering more accurate assessment of risk.

LexisNexis® Decision Trust provides clarity into consumer risk, creating new lending opportunities

Mitigate fraud and credit abuse

Add another layer of protection by flagging suspicious activity, behaviors, device, email data and more to detect potential intent to abuse credit.

Refine swap in/ swap out strategies

Gain a more detailed understanding of opportunity and risk so you can shift resources away from high-risk applicants and toward low-risk candidates you might otherwise deny.

Evaluate more applicants

Enhance risk assessment capabilities with reliable, relevant alternative data that provides a clearer view of risk for thin- and no-file populations.

Inform risk-based pricing

Segment your target audience with increased precision, enabling customized pricing models and more competitive credit offers — helping to drive growth and profitability.*

How LexisNexis® Decision Trust helps lenders bridge the knowledge gap

LexisNexis® Decision Trust digital identity intelligence attributes include

Trust
- Digital identity
- Digital relationship
- Contributor blocklist
- Identity spoofing
- Email reputation

Stability
- Location, VPN, proxies
- Mobility
- Online identity data
- Entity velocity/tenure
- Behavioral attributes

Intent
- Application velocity
- Device type
- Connectivity type

Global insights on customer digital footprints

- Email
- Address
- IP
- Name

- Phone
- Device identifier data
- Network data
- Location intelligence

- iBot/Malware data
- Device type

Draw on multiple dimensions of alternative data to help approve more applicants while staying within risk thresholds

To learn more about LexisNexis® Decision Trust, contact your LexisNexis® Risk Solutions representative.

risk.lexisnexis.com/decision-trust

*The use of LexisNexis Decision Trust for credit risk decisioning is only available in certain jurisdictions. Check with your LexisNexis Risk Solutions representative for details.