

LexisNexis® InstantID® & FraudDefender®

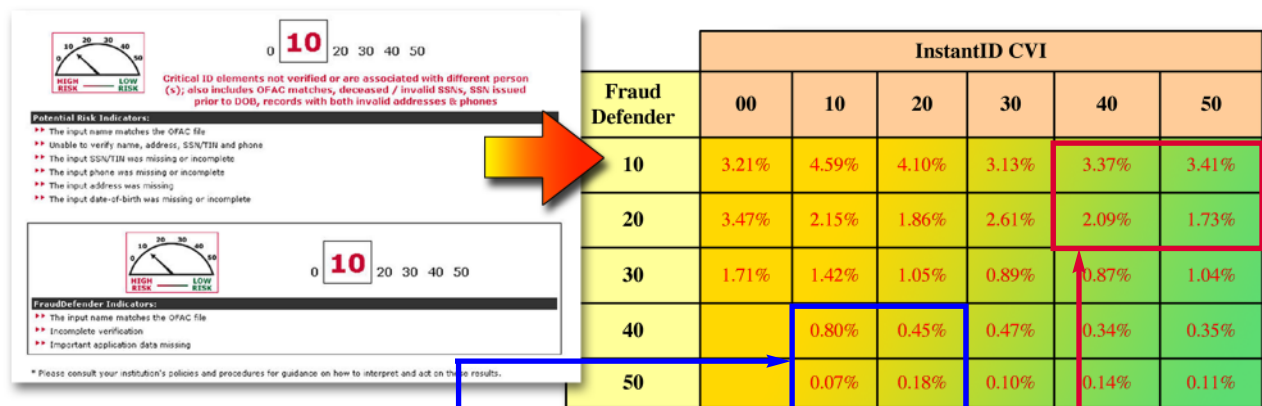
Results Application Guide

LexisNexis FraudDefender is now available as part of the InstantID identity verification report. FraudDefender estimates the potential for fraud or identity theft by looking for characteristics indicative of fraud that may not be obvious in the verification and validation process. FraudDefender can help identify the accounts that present the highest likelihood of fraud and allow you to gain a better understanding of who you are dealing with.

With the addition of FraudDefender, InstantID now provides a unique and powerful combination of authoritative identity authentication and advanced fraud prediction.

InstantID + FraudDefender: *Using the Results*

Because both an InstantID CVI and a FraudDefender score are returned on the applicant, the results of these scores can be mapped against each other to rank order applications by fraud risk.



Key Scenarios

Key

High Risk

Low Risk

% = Fraud Rate
Within Number
of Applications

Scenario 1: Applicant is not verified, but FraudDefender shows as relatively low risk

CVI=20 FraudDefender=50

How this can happen: The identity information is not able to be verified; however, someone with the same last name owns the house at that address + the SSN, Phone and Address are valid + there is no contradictory or suspicious information

Benefit to the customer: *Reduce Exception Processing*

Scenario 2: Applicant is verified, but FraudDefender shows as relatively high risk

CVI=40 FraudDefender=10

How this can happen: Name, Address, Phone, and SSN exist together in the public record databases; however, SSN is used by multiple individuals + Verified address is a previous address + the phone is disconnected + the address is an apartment

Benefit to the customer: *Identifying More Fraud*



For additional information, call 1-800-227-4908, or to schedule training, call 1-888-332-8244.

The information contained in InstantID and FraudDefender, including the underlying data that those indicators are derived from, do not bear upon an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and as such, neither InstantID nor FraudDefender constitutes a consumer report as such term is defined in the Fair Credit Reporting Act, 15 U.S.C. Sec. 1681, et seq. ("FCRA"). These products may not be used to determine a consumer's eligibility for credit or insurance for personal, family, or household purposes, or for employment purposes, or for any other purpose permitted by the FCRA.

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