

InstantID and InstantID with FraudDefender

The InstantID® product works best if you enter as much information about the individual as possible. This search verifies the input information using sophisticated multi-source data comparisons to maximize accuracy. Providing data in more fields increases the reliability of your search. [Click here](#) to view how to use the results of FraudDefender and InstantID.

[View a tutorial](#) on how the FraudDefender score will improve your identity authentication and risk assessment practices.

Note: You must enter information in the required fields.

Topics in this help are listed below:

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Tips

Need assistance with your search form? Please review the definitions below.

First Name

Enter the first name.

*Example: **John***

Last Name

Enter the last name.

*Example: **Doe***

Middle Name

Enter the middle name or initial.

*Example: **Henry** or **H***

Street

Enter the street address. You can enter the address with or without numbers. You can also include any other details,

such as Ave., St., Ct. or Blvd., in the address.

*Example 1: **10 Brown Street***


*Example 2: **5th Avenue***

City

You can limit your search to specific cities.

*Example: **Columbus***

State

If you need assistance with the state abbreviation, you can click the icon  by the **State** field and then click the appropriate state, which will auto-fill the **State** field.

Zip Code

Enter the Zip Code. This field accepts the five-digit zip code.

*Example: **12345***

SSN

Enter the social security number for the individual you are searching.

*Example: **444-44-4444***

DOB

Enter an individual's date of birth to help narrow your search. Use as complete a DOB as possible. Enter the date in the format shown below.

*Example: Year Only **1958**; Month and Year **06/1958**; or, Month/Day/Year **06/03/1958***

Phone


Enter the 10-digit phone number to be searched.

*Example: **111-555-1234***

+ Show Additional Fields

Click the plus sign by **Show Additional Fields** and two more fields appear: **Driver License #** and **State**.

Entering a driver's license number and driver's license state will verify if the driver's license number is valid for the input driver's license state.

If you need assistance with the state abbreviation, you can click the icon  by the **State** field and then click the appropriate state, which will auto-fill the **State** field.

Reference

A free form input field provided to identify your research.

Example: **Apollo Project** or **A1234/B-55**

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About the InstantID Index

To help you quickly determine if more due diligence is necessary, the InstantID Index summarizes the level of identity verification with a numeric value ranging from 0 (high risk) to 50 (low risk.)

This index is designed to tell if the input data elements can be found together in InstantID records. The index does not indicate how likely the consumer is committing ID theft. And an index of 0 does not mean a consumer is "bad." It means the LexisNexis data did not contain similar information to your data. For example, input data on young people may return an index of 0 because they do not have enough information in our sources to be verified. Additionally, many data sources do not contain DOB or Drivers License information. For this reason, this index is not affected if this information cannot be verified. However, DOB and Drivers License may be provided as risk indicators.

The index is derived from:

1. Risk Analysis
2. NAS Verification: Name/Address/SSN
3. NAP Verification: Name/Address/Phone

The possible InstantID Index values are as follows:

- 0 = Nothing verified
- 10 = Critical ID elements not verified, are associated with different person(s), or indications such as OFAC matches, deceased/invalid SSN, SSN issued prior to DOB, etc. exist
- 20 = Minimal verification, critical ID elements not verified or associated with different person(s)
- 30 = Several ID elements verified
- 40 = Last name, address and SSN or phone verified; first name, phone or SSN verification failures
- 50 = Full name, address, phone, SSN verified

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About the Report Summary

InstantID displays potential risk indicators to spotlight data not provided or not verified in the search. They also pinpoint areas of concern.

The level of risk associated with each risk indicator varies based on the other related comparison results and your organization's risk tolerance. The "Input SSN is associated with multiple last names" risk indicator may help you identify if a person is trying to commit identity theft. Or, the same risk indicator may be generated for a person whose name recently changed due to marital status. The "Potential address discrepancy ? the input address may be a previous address" risk indicator may help you determine that you need to update a consumer's information. Or, you may discover someone is trying to commit identity theft using someone else's old information.

The report summary contains:

1. Up to six potential risk indicators may be returned to alert you to potential risk, missing input elements that if provided may have affected the results, or the need for further due diligence.
2. OFAC and Other Watchlists Results - highlights if the input elements matched selected watchlist data. If a match is reported, a related potential risk indicator is also returned and the index is affected.
3. The NAP and NAS verifications provide details supporting the InstantID index.
4. DOB Match Level: The confidence level of the match of the input DOB and the DOB found for the consumer (0-8)

DOB Match Level Possible Values

- 0 = No DOB found or no DOB submitted
- 1 = Nothing matches
- 2 = Only Day matches
- 3 = Only Month Matches
- 4 = Only Day and Month Match
- 5 = Only Day and Year match
- 6 = Only Year matches
- 7 = Only Month and Year match
- 8 = Month, Day, and year match

OFAC and Other Watchlists

- InstantID indicates if the input elements matched selected watchlist data. If a match is reported, a related potential risk indicator is also returned and the index is affected.
- InstantID automatically compares your data against the following watchlists to find possible matches:
 - Office of Foreign Asset Control (OFAC)
 - OFAC - Palestinian Legislative Council
 - OFAC - Enhanced Sanctioned Countries
- You can extend this comparison to include other government watchlists. For consumers, you can limit watchlist results by a year of birth range. This option may help to reduce false positives reported.

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About the Verification Details

InstantID displays a detailed comparison of input elements to our data sources. This includes corrected mis-keyed information. InstantID may correct minor data discrepancies like a missing apartment number or transposed numbers.

Corrected mis-keyed information does not affect the index, but the correction is listed as a risk indicator. In addition, verification details also show possible alternate data, including.

- Phone number listed to input name/address
- Name/address listed to input phone number
- Up to three alternate/prior addresses with mail activity dates
- Up to two alternate last names associated with the input SSN
- SSN date of issuance ranges and state of issuance

The following graphic shows an example of verification details returned in consumer comparison results.

Mis-keyed Information Examples	
Input Data	Correct Data
789 Example St	7889 Example St Apt A
(555) 555-4311	(555) 555-4321

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About the Potential Follow-Up Actions

For consumers, InstantID may list actions you can take to perform further due diligence.

1. Request more information. For example, InstantID may suggest that you ask the customer for a utility bill or other documentation showing a physical address location for P.O. box addresses.
2. Authenticate through InstantID Q&A
3. Negative News

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About the Red Flags Rules Report

Delivered with InstantID or FraudPoint at account opening, the LexisNexis Red Flags Rule Report provides additional

detail to help identify suspicious personal identifying information and displays warning codes when red flags risk factors are present.

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