LexisNexis®
RISK SOLUTIONS

Protecting your business is getting harder. We enable you to spot good customers from bad and help ensure your business is not left vulnerable to attack.
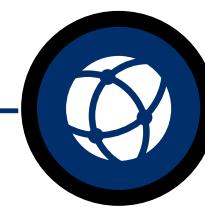
Protecting the everyday

It's in our DNA

What we do

We use the power of data and advanced analytics to help our customers make better, timelier risk decisions while enhancing operational efficiency.

Vast data resources

We maintain billions of public and proprietary data records.

Big data technology

We designed our scalable super-computing platform, HPPC Systems®, enabling us to process at very high speeds – over 270 million transactions per hour.

Advanced linking

Our unique LexisNexis® LexID® identifier and proprietary statistical linking methodology enable us to link together related data records to give a clearer view of a customer.

Analytics and insights

We apply advanced analytics, modelling and AI techniques to our data to support more informed decision making.

Industry-specific expertise and delivery

The people in our business have deep industry experience. We employ professionals who previously worked in the industries we serve, with first-hand experience of the issues our customers face.

Customer-focused solutions

We connect the dots between public records and transactions, resulting in actionable insights our customers use to inform their decisions.

Why we are different

LexID® – A deeper, richer and more accurate view of your customers

Our unique record identifier – LexID – helps organisations validate and risk assess customer identities quickly and confidently throughout the customer lifecycle. We combine unrivalled access to a vast array of public records and data resources with powerful processing power and our proprietary statistical linking capabilities to help organisations achieve a single customer view they can rely on.

Deeper

- Coverage of almost all adults in the UK – **57.3 million.**
- Taken from over **70 different** intelligence sources.
- Bringing together a wide variety of identity data, including names (and aliases), addresses, DOB, telephone numbers, credit data and bankruptcy filings.

Richer

- More than **20 years** of referential data.
- Around **35 million** new records ingested every month.

More accurate

- **Higher Match Rates:** We update our data continuously, using our proprietary statistical linking capabilities to match and append disparate data to the appropriate customer records, with exceptional reliability – over 99.9% accuracy.
- **Fewer False Matches:** Our scalable, automated linking technology uses machine learning to explore all credible matches and help eliminate false positives.

LexID is the fundamental engine underpinning our portfolio of products and helping our customers to verify and authenticate identities, fight fraud, reduce risk, remain compliant and maintain a reliable, single view of their customer.

LexisNexis®
RISK SOLUTIONS

How we work

A partnership approach to enable your success

We work in partnership with our customers to help with their challenges.

Scale that provides the capacity to deliver

As a large, established organisation, we offer stability as well as a broad range of capabilities and global reach.

Constant innovation driven by our purpose

We continuously adapt and acquire new capabilities so our customers can be confident they have the technology they need.

Bespoke solutions to solve your challenges

Our solutions can be tailored to meet your specific needs, with professional services teams on hand to support you.

LexisNexis®
RISK SOLUTIONS

Achieve smooth and seamless customer lifecycle management

Onboard customers safely and efficiently

Identify risk and comply with regulation

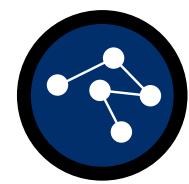**Deliver a great customer experience**

Reduce customer abandonment

Make safer, better and faster decisions

See more clearly with comprehensive, reliable data

LexisNexis® RISK SOLUTIONS

Orchestration

Achieve smooth and seamless customer lifecycle management

Achieve a unified view of customer risk by bringing together all your customer onboarding and ongoing risk management activities into a single, easily configurable and scalable environment.

Orchestration Platform

LexisNexis® RiskNarrative™ – Build intelligent workflows to transform financial crime and fraud detection management with the power and flexibility of risk orchestration.

Identity and Business Verification

Meet ever-changing compliance obligations by connecting to robust industry data sources including credit and government agencies. Run checks around businesses to verify director names, company structure and beneficial owners.

Document and Biometric Checks

Authenticate passports, national ID cards, driving licences and more, or request further identity documents as required. Easily flow between multiple document and biometric solutions to increase match rates.

Fraud Detection

Detect fraud signals, for instance from devices used, location intelligence or abnormal behaviours, to spot potentially high risk customers and transactions. Supplement your own fraud data by connecting to additional global, crowd-sourced fraud intelligence, through the LexisNexis® Digital Identity Network®.

AML Risk Screening

Connect to the watchlists you need to support your sanctions, PEP and adverse media screening needs. Take advantage of our next generation filtering technology to improve true matches and minimise the time needed for manual reviews.

Transaction Monitoring

Identify anomalous activity at an individual, account or organisational level, as the transaction occurs. Screen international payments using beneficiary intelligence and sanctions screening, to build robust transactional risk scores. Set triggers and alerts when thresholds are exceeded to identify ongoing AML risk and help meet regulatory obligations.

- ✔ Manage critical workflows in one place
- ✔ Seamlessly incorporate third-party insights
- ✔ Facilitate faster and more effective onboarding
- ✔ Flexibly adapt and enter new markets
- ✔ Reduce total cost of ownership
- ✔ Ensure frictionless integration

LexisNexis®
RISK SOLUTIONS

Onboard customers safely and efficiently

Cut through the noise and see what matters when delivering straight-through processing for your new customers.

Identity and Credit Risk Management

LexisNexis® IDU®

Confirm your customer's identity online, comply with anti-money laundering requirements and protect your business from the threat of fraud.

LexisNexis® ThreatMetrix®

Understand the digital DNA of online users. Spot suspicious behaviour as the transaction occurs and make well-informed decisions, without adding unnecessary friction for genuine customers.

LexisNexis® BehavioSec®

Take advantage of best-in-class behavioural intelligence technology to enable straight-through processing for genuine users, actively identifying threats and confidently protecting your customers.

LexisNexis® IDVerse®

IDVerse provides an AI-powered document authentication and biometric verification solution that instantly authenticates identity documents, matches consumers' faces to their ID photos, and detects fraud attempts in real time.
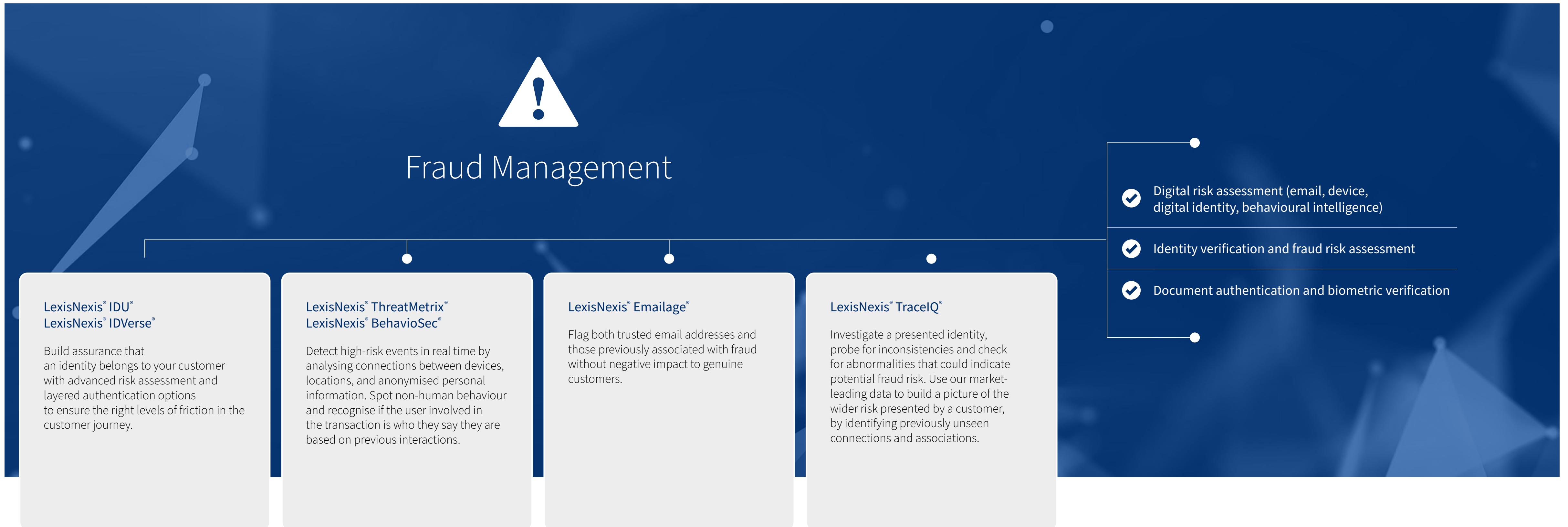
LexisNexis® RiskView™ UK

Supplement traditional risk scores with alternative data, enabling you to risk assess individuals more thoroughly than simply relying on their traditional credit history, enhancing credit risk decisions and driving financial inclusion.

- Identity verification
- Address and age verification
- Mortality screening
- Bank account verification
- Document authentication and biometric verification
- Behavioural intelligence
- Credit scoring using alternative data

LexisNexis®
RISK SOLUTIONS

Customer Onboarding

⚠ Identify fraud risk

Identify and address potential instances of deception or dishonesty that may result in financial loss or reputational damage.

⚠

Fraud Management

- ✔ Digital risk assessment (email, device, digital identity, behavioural intelligence)
- ✔ Identity verification and fraud risk assessment
- ✔ Document authentication and biometric verification

LexisNexis® IDU®
LexisNexis® IDVerse®

Build assurance that an identity belongs to your customer with advanced risk assessment and layered authentication options to ensure the right levels of friction in the customer journey.

LexisNexis® ThreatMetrix®
LexisNexis® BehavioSec®

Detect high-risk events in real time by analysing connections between devices, locations, and anonymised personal information. Spot non-human behaviour and recognise if the user involved in the transaction is who they say they are based on previous interactions.

LexisNexis® Emailage®

Flag both trusted email addresses and those previously associated with fraud without negative impact to genuine customers.

LexisNexis® TraceIQ®

Investigate a presented identity, probe for inconsistencies and check for abnormalities that could indicate potential fraud risk. Use our market-leading data to build a picture of the wider risk presented by a customer, by identifying previously unseen connections and associations.

LexisNexis®
RISK SOLUTIONS

Customer Onboarding

Comply with regulation

Gain a unique perspective on compliance risk by uniting disparate intelligence to strike the perfect balance between cost, speed and accuracy for KYC, AML and CDD challenges.

AML/KYC Management

- PEPs, sanctions and adverse media screening
- Enhanced due diligence for those identified as higher risk

LexisNexis® IDU®

Screen your customers against our proprietary database of risk information – LexisNexis® WorldCompliance™ Data – containing the very latest sanctions and PEP lists, maintained 24/7 by a global team of 450 research experts.

LexisNexis® Compliance Lens

Transform your AML screening with industry-leading data, state-of-the-art matching technology and a multi-layered filtering process to minimise false positives.

LexisNexis Risk Management Solutions® – Global

Conduct robust enhanced due diligence checks quickly with a unique combination of consumer, business and risk information, all provided via a single online investigation platform.

LexisNexis® Bridger Insight® XG

Achieve significant efficiencies in financial crime compliance processes by combining industry-leading filtering software with the extensive risk content of LexisNexis® WorldCompliance™ Data.

LexisNexis® Firco™ Continuity

Benefit from a complete and scalable, enterprise level transaction screening solution, trusted by financial institutions and businesses around the world.

LexisNexis® RISK SOLUTIONS

Returning Customers

Deliver a great customer experience

Authenticate returning customers with insight delivered through our global shared intelligence, data science and advanced analytics capabilities.

Ongoing Customer Monitoring

Ongoing Fraud Prevention

LexisNexis® IDU® | LexisNexis® ThreatMetrix® | LexisNexis® BehavioSec® | LexisNexis® Emailage®

Our range of fraud detection and prevention solutions can be deployed at various stages of the customer lifecycle, helping our customers protect against fraud and spot the signs of fraud risk in their existing customer base for improved customer and risk management.

Ongoing AML Screening

LexisNexis® Compliance Lens | LexisNexis® Bridger Insight® XG LexisNexis® Firco™ Continuity

Our industry-trusted AML screening and transaction monitoring capabilities deliver actionable, relevant risk intelligence to help businesses comply with global anti-money laundering, customer due diligence and Know Your Customer requirements, while effectively mitigating risks associated with terrorist financing and other financial crimes.

- Device and behavioural risk assessment
- Passive authentication
- VPN, Proxy, TOR usage risk identification
- Bot/Malware detection
- One-time password
- Knowledge-based authentication
- Ongoing PEPs, sanctions and adverse media monitoring
- Transaction monitoring

LexisNexis®
RISK SOLUTIONS

Returning Customers

Reduce customer abandonment

Achieve a richer, more nuanced picture of risk through a broader range of insights, to create the optimal balance between safety, transparency, affordability and customer experience.

Transaction Screening

- Fraudulent payment detection
- High-risk payment detection
- Social engineering detection
- 3D Secure
- APP scam risk detection
- Counterparty KYC
- Bank account validation

Fraudulent Payment Detection

LexisNexis® ThreatMetrix®
LexisNexis® BehavioSec®

Assess transaction risk through digital identity intelligence and behavioural biometrics, to protect your business and your customers from scams.

High-Risk Payment Detection

LexisNexis® Compliance Lens
LexisNexis® Bridger Insight® XG
LexisNexis® Firco™ Continuity

Comprehensive data analysis and monitoring to help identify potential high-risk payments, safeguarding against financial crime and helping to ensure compliance with regulatory standards.

Bank Account Validation

LexisNexis® Bankers Almanac® Validate™

Reduce the cost of failed payments, improve your customer experience and achieve exceptional straight-through processing for payments.

Counterparty KYC

LexisNexis® Bankers Almanac® Counterparty KYC

The definitive single source of financial counterparty KYC information, used by 98 of the world's largest 100 banks. Our analysts use primary information sources and proactively keep intelligence up to date.

LexisNexis®
RISK SOLUTIONS

Returning Customers

Make safer, better and faster decisions

Use our advanced analytics and data science capabilities to spot hidden patterns in your data and make better informed decisions for your customers.

Analytics and Modelling

- Criminal network detection
- Mule detection
- Synthetic identity detection
- 1st and 3rd party fraud detection
- 2nd party and collusive fraud detection
- Data sharing consortia

LexisNexis® IDU®

Build custom scorecards within IDU® to ensure your identity verification solutions reflect your risk requirements. Our powerful, customisable solution provides risk scores and reasons for more transparent and informed decision making.

LexisNexis® Digital Identity Network®

LexisNexis® ThreatMetrix® and LexisNexis® BehavioSec® are underpinned by the power of our global, crowd sourced Digital Identity Network®. Thousands of our clients contribute billions of transaction insights for the benefit of all members.

LexisNexis® Emailage®

Use email intelligence as a core risk identifier and benefit from crowd-sourced feedback on potential fraud from thousands of our clients across the glove, yielding a rapidly growing force working together to outsmart fraudsters.

LexisNexis® RiskView™ UK

LexisNexis® RiskView™ UK augments a typical bureau credit risk score, using alternative data to provide a more complete view of consumer circumstances for a risk assessment that assesses stability, ability and willingness to repay.

LexisNexis®
RISK SOLUTIONS

Ongoing Customer Data Management

See more clearly with comprehensive, reliable data

Manage your customer data continuously, reducing exposure to regulatory risks
and improving your organisation's ability to deliver consistently good customer experiences.

Customer Data Management

LexisNexis® Customer Data Management

Reliable customer data, on an enduring basis, to help you improve customer experience, increase opportunity, support compliance and prevent fraud.

LexisNexis® Smartcleanse®

Improve data accuracy and completeness, whilst also appending additional insights to enhance the value of your database.

LexisNexis® TraceIQ®

Bringing three leading data universes together via our intelligent data matching technology gives a clearer view of the customer, significantly increasing the likelihood of tracing and contacting your customers and giving you greater assurance in making risk-based customer decisions.

LexisNexis® Forensic Trace

Locate lost customers globally with our manual trace service. We will only report positively if we are confident the correct individual has been traced. The service can include a mortality check, address cleansing to PAF standard and appending missing personal identifiers.

Managed Services

Supplement your own teams with specialist data management and investigation services, who can help you clean and enrich data, help locate those difficult-to-find customers and maintain data currency on an enduring basis.

- Data quality auditing
- Customer data cleansing and enrichment
- Customer update alerts for change of address, name and mortality
- Single customer view across your organisation
- Online tracing and investigation
- Specialist tracing teams

Why us?

We're a large, established market leader in data and analytics, part of FTSE 10 company RELX, with global reach (offices in 40 countries worldwide), ready to partner with you.

In the UK our solutions are deployed across multiple sectors including:

All 10 of the biggest UK banks

8 of the top 10 UK challenger banks

7 of the top 10 UK law firms

3 of the top 4 accountancy firms

Not to mention a whole range of other financial services, retail finance, media, pensions, wealth management and gaming brands.

We enable our customers to see what others cannot see

Our technology empowers our customers to navigate the complexity of today's world so they can see what matters in all aspects of risk. Our unique approach to data insight also enables our customers to spot the trends and patterns others may miss, uncovering risks and identifying hidden opportunities in the detail.

LexisNexis®
RISK SOLUTIONS

Recognised by leading global analyst firms

Discover our award-winning solutions

LexisNexis
RISK SOLUTIONS

Exceptional data coverage and sophisticated data science techniques provide a richer and more accurate view of your customers

We enable many of the world's most trusted brands to make fast and accurate risk decisions when detecting and preventing economic crime and assessing credit risk, through highly effective identity, compliance and credit risk solutions.

For more information, call 029 2067 8555
or contact us at risk.lexisnexis.co.uk/contact-us

LexisNexis®
RISK SOLUTIONS

risk.lexisnexis.co.uk/see-what-matters