

Trusted AI-Enabled Risk Intelligence **Tailored** to Your Business

Identify and assess risk with a tailored AI solution that self-improves to deliver greater accuracy and helps keep your business ahead of evolving fraud threats.

As automation and cross-channel attacks rise, modern-day businesses must adopt technology that can keep pace. To be successful in this environment, your business needs a **straightforward, precise risk-scoring solution tailored to your own fraud profile that instantly adapts** as fraud patterns change.



Worldwide losses from generative AI projected to hit **\$40B** by 2027¹



Fraud costs merchants **\$4.61 for every \$1** lost on average²

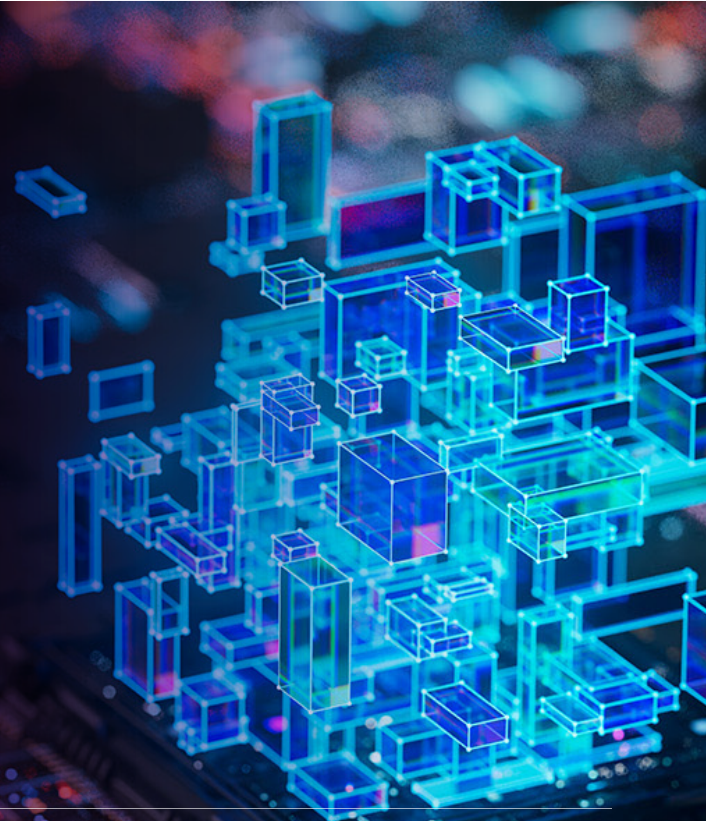


1 in every 11 new account creations is an attack³

Introducing Adaptive, Self-Learning AI that Strengthens Every Risk Decision

LexisNexis® Emailage® Adaptive is a **new approach to fraud risk scoring**: AI-enabled models tailored to your environment that continuously learn from your business's unique transactions, industry trends and evolving fraud patterns.

Powered by rich linkages across our global data network, it keeps risk evaluations automated, more precise and aligned with the dynamic nature of your business as conditions change, without requiring human intervention.

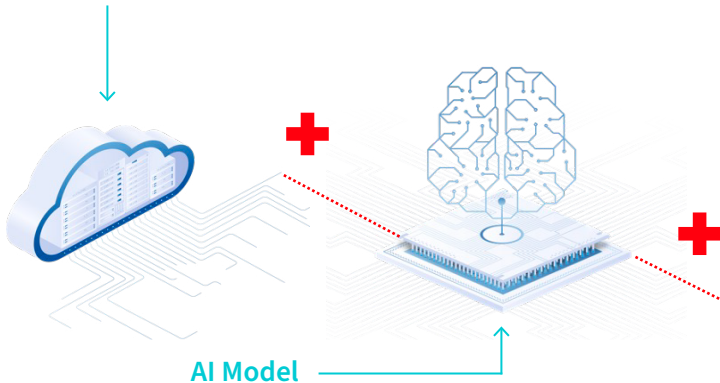


How Does the Fully AI Model-Based Architecture Work?

Backed by a proprietary intelligence network and diverse data sources, **Emailage Adaptive empowers your business with precision-driven insights and the confidence to make smarter risk assessments in real time.**

Multiple Data Points

Email, phone, billing address, shipping address, name details, IP address, and more — are captured and analyzed against our vast contributory network, with insights becoming richer as additional inputs are provided.

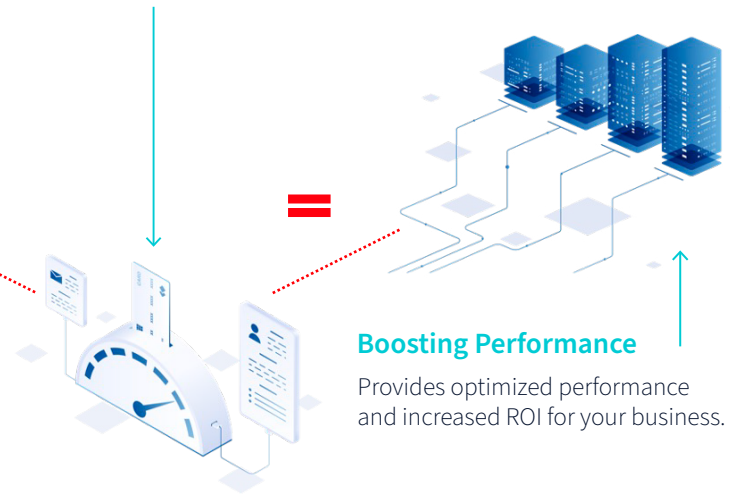


AI Model

Our self-improving, iterative AI model evaluates only the data elements proven to predict fraud in your business environment and is built using responsible AI practices that support explainability, minimize bias and protect data privacy.

Risk Score

Precise risk scores and up to six descriptive reason codes — each showing positive or negative influence on the score — provide actionable insight from model output, supported by improved thresholds, refined distributions and clearer visibility into the factors shaping each result.



Boosting Performance

Provides optimized performance and increased ROI for your business.



Continuously Enrich AI Models with Fraud Feedback

Emailage Adaptive improves through a continuous feedback loop that grows smarter with every confirmed outcome. Your feedback enhances a wide network of proprietary and partner data, allowing the AI to **analyze thousands of risk signals in real time and strengthen decision quality while increasing the value of your investment.**

Across Account Opening, Account Management and Payments and Transactions



Capture more environment-specific fraud with tailored AI that continuously learns



Reduce manual effort and cost with automated model recalibration over time



Decide faster with real-time scoring and clearer insights into what drives each score



Deliver smoother customer experiences by applying friction only when risk warrants it



Stay aligned as conditions change without the need for ongoing manual tuning

Providing Transformative Performance Across the Board, a Leading Global Ecommerce Organization Found:

2x

more fraud detected in high-risk bands

83%

fewer transactions in low-risk bands sent for manual review

1.7x

more auto-rejected orders in high-risk bands

Experience Superior Benefits Now and In the Future

Advanced Fraud Detection

Unlock a higher level of fraud detection accuracy, helping you stay ahead of emerging threats

Tailored and Adaptive AI

Benefit from AI-driven models that automatically recalibrate regularly, helping ensure more continuous accuracy, optimized risk scoring and pacing with evolving fraud patterns

Global Network Intelligence

Leverage one of the largest cross-industry networks in the world with insights from **3.7B IP addresses**, **5.2B email addresses** and **3.2B phones** spanning 200 countries and territories⁴

LexisNexis®
Emailage®
Adaptive

Flexible Integration with Scalability

Available across multiple channels and designed for easy integration, enabling quick deployment and effortless expansion

Actionable Insights

Gain clearer, actionable insights into fraud activity guided by responsible AI principles to deliver transparent and explainable decision-making

Greater Accuracy, Less Friction and Stronger Fraud Protection

By strengthening protection, reducing manual reviews and supporting seamless customer interactions, Emailage Adaptive provides the intelligence needed for optimized performance and increased ROI — along with straightforward processing that drives higher conversions.

Discover how adaptive AI can elevate your fraud strategy across the entire digital journey.



See Emailage Adaptive in action, visit risk.lexisnexis.com/products/lexisnexis-emailage
Schedule a tailored demo with one of our specialists

Recognized Around the World for Award-Winning Technology



Emailage Adaptive earned the 2025 Platinum Award for AI in Fraud Prevention Innovation from Juniper Research, celebrating its groundbreaking adaptive AI technology and its ability to deliver precise risk assessments with seamless customer experiences.



Sources

1. "Generative AI is expected to magnify the risk of deepfakes and other fraud in banking," Deloitte, May 29, 2024
2. 2025 LexisNexis® True Cost of Fraud™ Study Retail and Ecommerce North America
3. LexisNexis® Risk Solutions Cybercrime Report
4. From discrete sources within the LexisNexis® Risk Intelligence Network.

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions leverages the power of data, advanced analytics platforms and integrated AI solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [LexisNexis Risk Solutions](https://www.lexisnexis.com/risk) and [RELX](https://www.relx.com).

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