Accelerate *time* from *data* to *decision*

ThreatMetrix® leverages artificial intelligence to accelerate risk-based decisions with automated, precise risk scores.

Supervised and unsupervised machine learning models that scale improved fraud detection and risk appropriate experiences at every stage of the customer journey.

→ **Industry-leading data**

→ **Tailored insights**

→ **Intelligent models**

Starts with billions of data points

124bn
transactions

3.4bn
digital identities

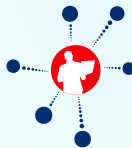**LexisNexis® Digital Identity Network®**

Your fraud feedback data

Our partner data

Smart linking identifies associations between varied data points to help determine risk.
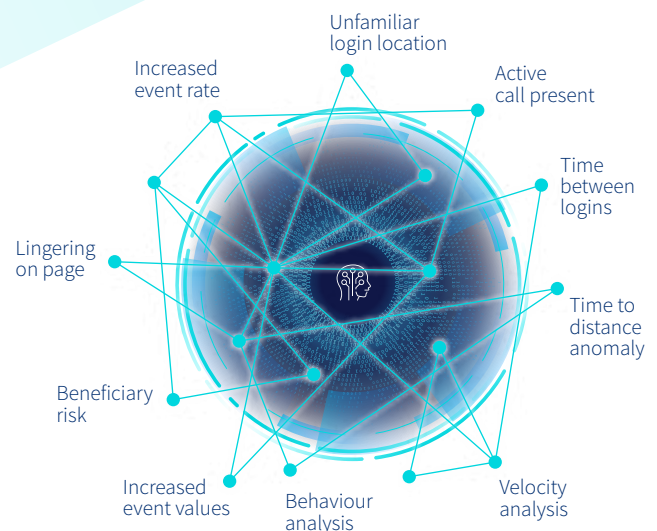
Digital identity and behavioural intelligence

Amplifies the value of the data

Analyses thousands of risk signals

Unfamiliar login location

Increased event rate

Active call present

Time between logins

Lingering on page

Time to distance anomaly

Beneficiary risk

Increased event values

Behaviour analysis

Velocity analysis

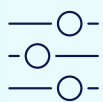### Informs decisions in real-time

Protecting your business and your customers with risk appropriate experiences to create lasting relationships

LexisNexis®
RISK SOLUTIONS

The numbers presented originate from discrete sources within the LexisNexis® Risk Intelligence Network.

Build and quickly deploy **your own** AI-powered models

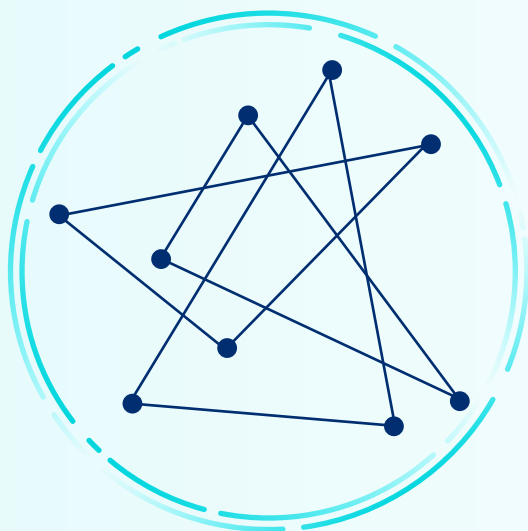| Build yourself	Train in minutes	Deploy and protect	Leverage our expertise
in our portal. Minimal data science knowledge required.	on your fraud feedback data and our unrivalled digital identity and behavioural intelligence.	with models growing smarter from further cases of fraud in your business and our global network.	with specialists in every part of the world on hand to help you get it right.

Instantly prevent more fraud with **'out-of-the-box'** flagship models

- Pre-built models
- 'Active' mode for real-time decision-making
- 'Silent' mode for policy augmentation
- Models updated annually in line with the fraud patterns we see across our global networks
- Minimal ongoing management required

Use AI that is **responsible and fair**

ThreatMetrix provides a range of machine learning models, from fully transparent ones, to easily interpretable ones, but all explainable and accountable.

Learn more about our commitment to responsible AI <u>here</u>.

Responsible Artificial Intelligence Principles at RELX

RELX

Understand the real-world impact

Respect privacy and champion data governance

Our commitment to responsible AI

Avoid exclusion and bias

Make everything explainable and accountable

LexisNexis®
RISK SOLUTIONS

Delivered on **LexisNexis® Dynamic Decision Platform**

Scale risk decisions with one orchestration platform.

Digital Intelligence

Physical Intelligence

Authentication

Consumer

Customer Infrastructure

API Call
and
Risk Decision
in
milliseconds

Behavioural Intelligence

Consortium

Third-Party Data

Let's revolutionise the way you fight fraud.

Contact your LexisNexis® Risk Solutions representative to learn more:

risk.lexisnexis.co.uk/products/threatmetrix

Recognised around the world for award-winning technology.

ThreatMetrix has received awards and been recognised as a leader in digital identity, fraud detection and risk management by 20+ analyst and industry organisations.

ThreatMetrix® is a Payment Card Industry (PCI) Level 1 service provider that has been certified and attested PCI-compliant by an external Qualified Security Assessor (QSA).

LexisNexis® Dynamic Decision Platform undergoes an annual Soc 2 Type II assessment performed by a licensed independent third-party auditor to certify our systems meet stringent policies for security, availability, confidentiality and privacy as defined by the American Institute of Certified Public Accountants (AICPA).

FORRESTER WAVE LEADER 2023 Digital Fraud Management

datos Best in Class

CYBER SECURITY EXCELLENCE AWARDS WINNER 2023

FINTECH BREAKTHROUGH AWARD 2023

PCI DSS COMPLIANT

SOC 2 TYPE 2 AICPA SOC

For a complete list of industry awards and recognitions, **visit us online.**

About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. 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 www.risk.lexisnexis.co.uk and www.relx.com.

Our solutions assist organisations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

This document is for informational purposes only and does not guarantee the functionality or features of any LexisNexis Risk Solutions products identified.

LexisNexis® RISK SOLUTIONS