



Use the power of accelerated data verification to make better decisions.

Data verification is key to better understanding your customer and reducing risk.

LexisNexis® InstantID® combines verification, validation and risk detection processes to instantly verify consumer identities, spot potential fraud and automatically flag discrepancies found in an applicant's data.

It quickly searches billions of public records, alerting you to potential data mis-keys, fraudulent data and discrepancies, such as:

- Invalid and deceased SSNs
- Unverified dates of birth
- Invalid addresses
- Commercial or institutional addresses

In addition, InstantID automatically offers you alternative addresses and telephone numbers.

LexisNexis® Data Prefill with InstantID

Data Prefill with InstantID allows you to:

- Manage underwriting expenses by verifying consumer data at the point of contact before spending money on additional underwriting data products
- Maximize underwriting report hit rates by verifying inquiry data belongs to the consumer
- Manage underwriting exceptions with InstantID's specific, actionable follow-up items
- Improve contact effectiveness by correcting address mistakes to improve mailing and billing effectiveness

LexisNexis InstantID and Address Discrepancy (FACTA Compliance)

FACTA (Fair and Accurate Credit Transactions Act) dictates that users of consumer reports must have policies and procedures to “establish a reasonable belief” that a consumer report correlates to the consumer about whom the report was requested when a notice of address discrepancy is received.

InstantID serves as a Non-FCRA Address Discrepancy Compliance Tool to be used after an address discrepancy flag is returned by a credit bureau. LexisNexis InstantID gives you the power to:

- Develop a uniform, auditable process around FACTA Address Discrepancy requirements
- “Establish reasonable belief” by comparing consumer reports information with public records information

Accurate information from reliable resources delivers:

- Control over underwriting expense
- Maximized underwriting report hit rates
- Managed underwriting exceptions
- Improved contact effectiveness
- An address discrepancy compliance tool

LexisNexis InstantID delivers the reliable information critical to cutting processing time and errors that can cost billions.



Insurance

For more information, call 800.869.0751

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.com and www.relx.com.

The InstantID services are not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (“FCRA”) and do not constitute “consumer reports,” as that term is defined in the FCRA. Accordingly, the InstantID service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified. LexisNexis, Lexis, Nexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. InstantID is a registered trademark of LexisNexis Risk Solutions FL Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2019 LexisNexis. All rights reserved. NXR01576-03-1119-EN-US