

## Authenticate users without additional hardware.

Use customer-owned devices to safeguard transactions with convenience and ease.



### LexisNexis® One Time Password simplifies the authentication process by using devices your customers already have.

#### Reduce fraud at reduced expense with LexisNexis One Time Password

Traditional one time password measures such as key fobs are not always a practical solution for customer transactions because of their high cost and the tendency for users to misplace them.

LexisNexis One Time Password provides a cost-effective, easy-to-use alternative, sending a simple alphanumeric authentication code via email, text or voice to a device they already have in their possession. LexisNexis One Time Password can help protect your system against identity theft, weak passwords, password reuse, and session-based attacks with little disruption to the customer experience. Additionally, it allows your organization to verify and authenticate users prior to enabling a high-risk or high-value transaction, providing an additional factor of authentication.

### Easy to Implement. Easy to Use.

Your solution for authenticating remote users needs to be effective and flexible, and able to be implemented with minimum disruption and cost. LexisNexis One Time Password:

- Enables your customers to perform self-service transactions quickly and easily
- Allows for flexibility – users can receive one time passwords via SMS text, email or phone
- Adds a layer of security with integrated phone verification
- Facilitates one time password delivery to all major international markets
- Provides an out of band authentication option that is difficult for fraudsters to circumvent
- Offers a lower-cost alternative to token/key-fob driven solutions by using a device the customer already owns
- Is easy to implement via web services

### 4 Simple Steps to Authenticating Remote User Transactions

**Step 1:** User attempts high risk, high value transaction, system prompts need for One Time Password

**Step 2:** Validate key phone number associations with integrated Phone Verification

**Step 3:** One Time Password sent to user via SMS text, email or voice to verified phone number

**Step 4:** User enters One Time Password for authenticated access to complete desired transaction

### Confirm critical phone associations

One Time Password features integrated Phone Verification functionality which can be used to add an additional layer of security by confirming key phone associations in real time. Leveraging access to authoritative phone data and the largest repository of identity information in the industry, One Time Password helps quickly determine phone associations, including:

- Are the name and phone number associated with each other?
- Are the name, phone number and address associated with each other?
- Is the provided phone number active?

Phone Verification seamlessly adds a level of authentication and confidence to a transaction by delivering critical phone association details.

### Why Choose LexisNexis One Time Password?

**A holistic solution approach** – LexisNexis Risk Solutions is a single source vendor, capable of providing identity proofing solutions that help you bind a user identity from enrollment to repeat access, increasing your level of assurance, simplifying implementation and providing consolidated reporting views of the customer.

**Flexible, scalable solution design** – Our One Time Password is designed to meet your critical business processes. And, like our other multi-factor authentication products, it integrates into your larger enterprise risk management workflow process.

**Top-notch customer service** – We provide full pre- and post-implementation support and our services boast 99% or better uninterrupted service.

Effective, convenient and easy to use, LexisNexis One Time Password can help your organization manage risk, ensure compliance and still provide a positive customer experience.



For more information, call 866.277.8407 or visit  
<https://risk.lexisnexis.com/products/one-time-password>

#### About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit [risk.lexisnexis.com](https://risk.lexisnexis.com).