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LexisNexis®
Fraud & Identity Solutions



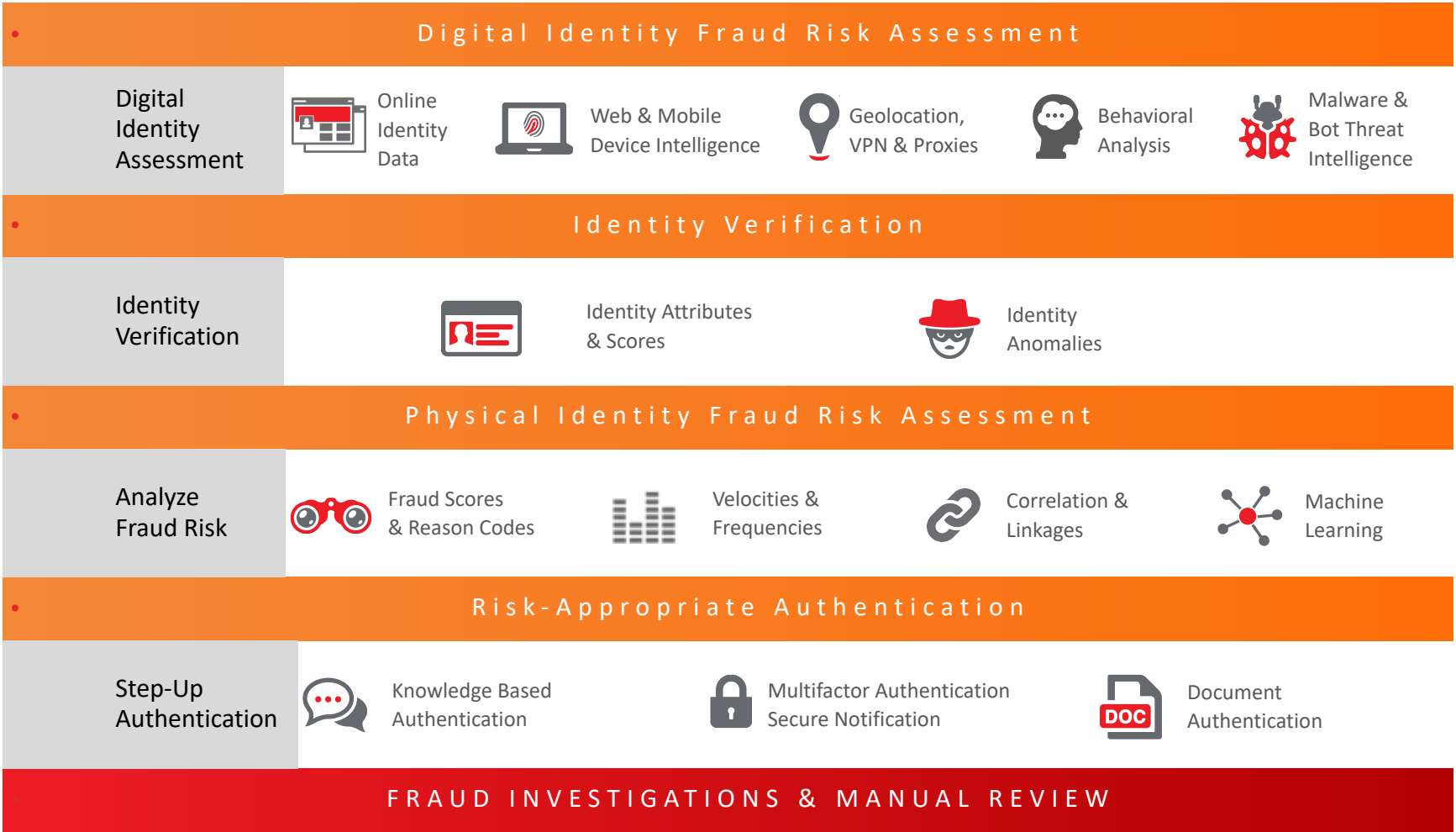
JAN 2021



LexisNexis®
RISK SOLUTIONS

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Accelerate the identification of valuable customers and prevent fraud



Physical Identity

Our Solutions Start with Superior Data Assets

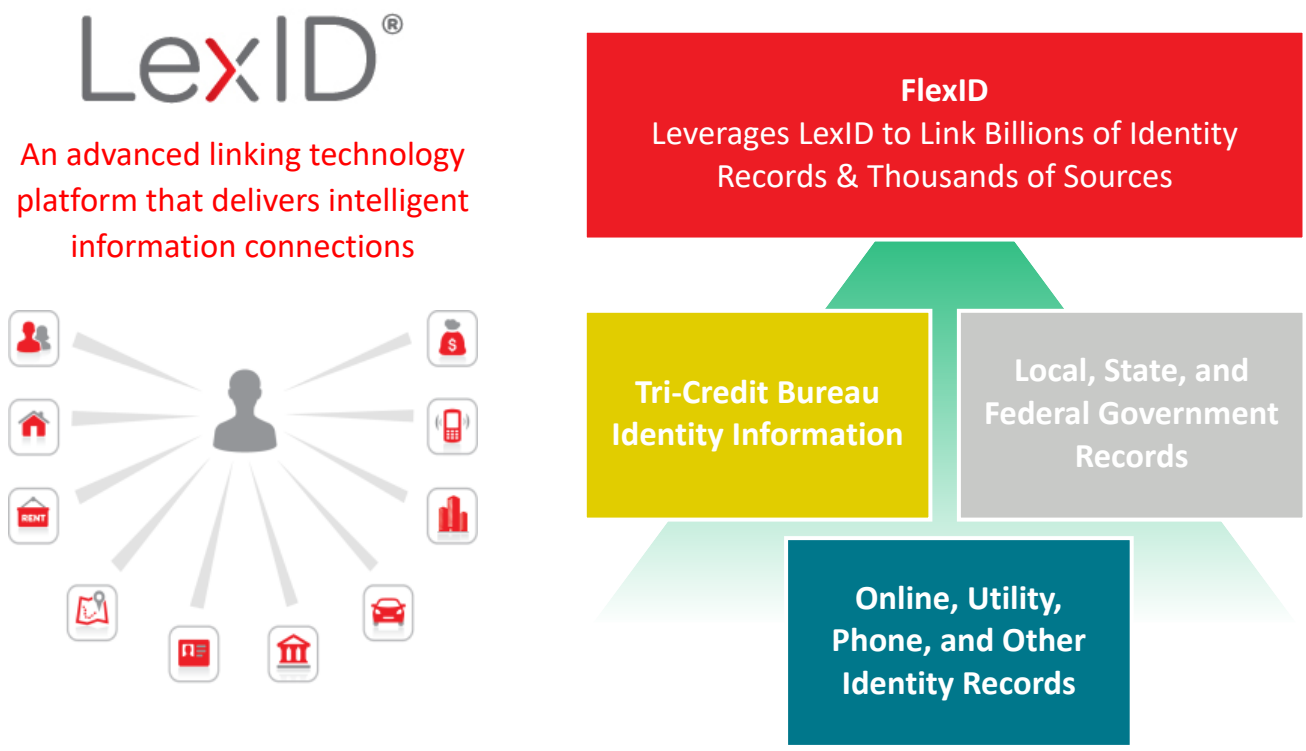
Through our proprietary linking technology, profiles have been built on over 400 million individuals, 280 million active and 25 million businesses. Our databases have in excess of 10,000 data sources providing these updates as frequently as each data provider allows including daily, bi-weekly, weekly and monthly that include, but is not limited to:

- Tri-bureau Credit Header data
- LN is the only company in the US to have header files from all 3 bureaus
- Traditional landline and wireless Phone data
- Utility Files
- Court Records
- Department of Corrections data
- Real Property Deed & Mortgages
- Property Assessment
- State and non-state sourced motor vehicle records
- SEC Filings (Business IDV Solutions)
- National coverage of state and non-state sourced death records
- Watercraft
- Aircraft
- Professional Licenses
- Tax Liens & Judgments
- UCC Filings (Business IDV Solutions)
- Education Records
- Various Contributory Data Sources

Identity Verification

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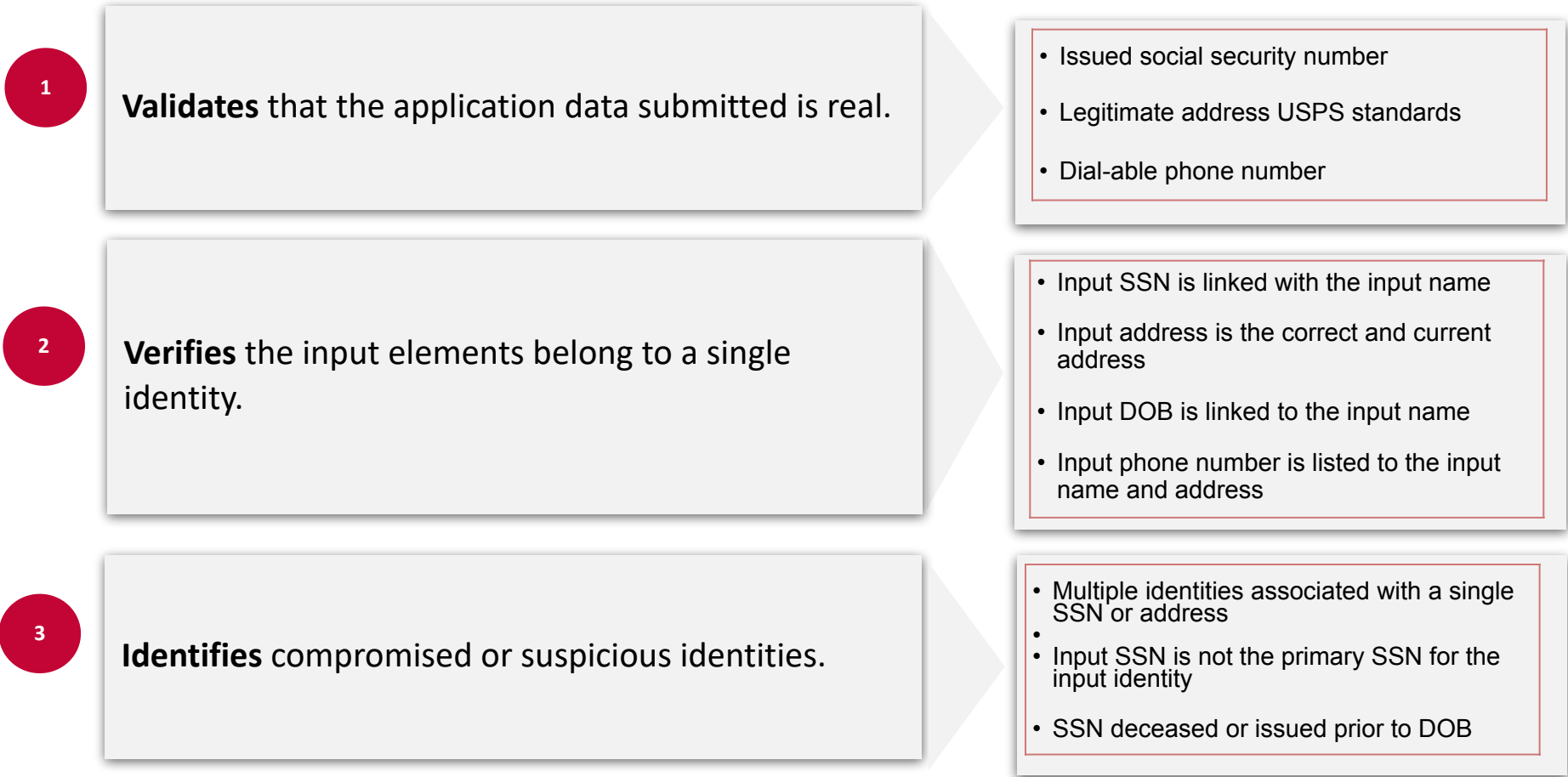
FlexID® leverages the LexID® advanced linking technology and thousands of data sources



Product Details

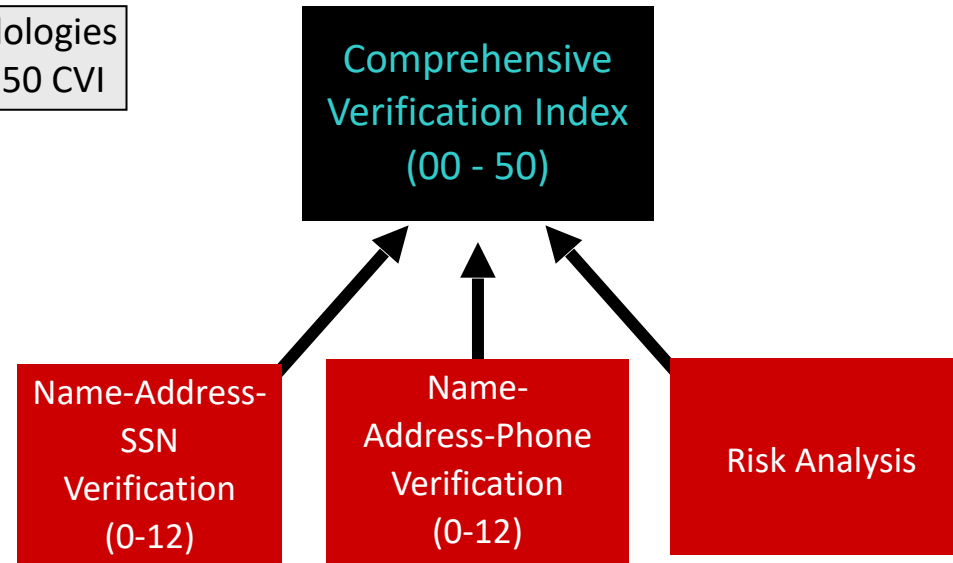
Consumer FlexID® Overview

Verifies individuals and highlights contradictory or suspicious identity characteristics using a three layered approach



Computing the CVI

Results from two unique verification methodologies and a risk analysis are combined into a 00 – 50 CVI



CVI Definitions

00 = Nothing verified

10 = Critical ID elements not verified or are associated with different person(s); High risk analysis overrides

20 = Minimal verification, critical ID elements not verified across both NAP-level and NAS-level sources

30 = Partial verification; Typically, the SSN or address is the verification failure

40 = Last name, address & SSN or Last name, address & phone verified in most scenarios

50 = Name, Address, SSN verified; Phone and DOB may or may not be verified

NAS

Name - Address - SSN Verification

- 0** = Nothing found for input criteria
- 1** = Input SSN is associated with a different name and address
- 2** = Input First Name and Last Name matched
- 3** = Input First Name and Address matched
- 4** = Input First Name and SSN matched
- 5** = Input Last Name and Address matched
- 6** = Input Address and SSN matched
- 7** = Input Last Name and SSN matched
- 8** = Input First Name, Last Name and Address matched
- 9** = Input First Name, Last Name and SSN matched
- 10** = Input First Name, Address and SSN matched
- 11** = Input Last Name, Address and SSN matched
- 12** = Input First Name, Last Name, Address and SSN matched

NAP

Name - Address - Phone Verification

- 0** = Nothing found for input criteria
- 1** = Input phone is associated with a different name and address
- 2** = Input First Name and Last Name matched
- 3** = Input First Name and Address matched
- 4** = Input First Name and Phone matched
- 5** = Input Last name and Address matched
- 6** = Input Address and Phone matched
- 7** = Input Last Name and Phone matched
- 8** = Input First Name, Last Name and Address matched
- 9** = Input First Name, Last Name, and Phone matched
- 10** = Input First Name, Address and Phone matched
- 11** = Input Last Name, Address and Phone matched
- 12** = Input First Name, Last Name, Address and Phone matched

- Core indices (CVI, NAS, NAP)
- Potential Risk Indicators
- Y/N (0/1) Verification flags for each input element provided on input (also includes Driver's License)*
- DOB match level
- Y/N (0/1) Data validity indicators for each input element provided on input (including valid SSN, DL, and Passport Number)
- PO Box flag
- CMRA flag
- LexID
- Y/N Indicator: is there is an SSN on file for the identity at LexisNexis
- No raw data returned



Flex ID Report

Powered by

**File#:** 5880**Ref#:****Ordered By:** SHUBAM SRIVASTAV**Borrower:** JAMES TESTCASE**SSN:** *****0001**Date Ordered:** 12/16/2020

Key Findings

CVI	50 - Full name, address, phone, SSN verified
NAP Summary	Input First name, Last name, Address, and Phone matched [Data Source=Phone Listing]
NAS Summary	Input First name, Last name, Address, and SSN matched
Risk Indicators	NO POTENTIAL RISK INDICATOR FOUND

Details

First Name	✓ Verified
Last Name	✓ Verified
Phone Status	✓ Connected
SSN	✓ Verified
Valid SSN	✓ Valid
SSN Belongs to Deceased	✓ No

Street Address	✓ Verified
City	✓ Verified
State	✓ Verified
ZIP	✓ Verified
Date of Birth	⚠ No DOB found or no DOB submitted
Date of Birth Match Level	⚠ No DOB found or no DOB submitted

*** END OF REPORT ***