

# Smarter identity management and fraud detection Improve member experience and program integrity with LexisNexis® Risk Intelligence Network

Government programs are a prime target for sophisticated fraud schemes that are becoming increasingly well-organized. To continue forward as "pro-people, anti-fraud" and better serve program participants while progressively defending against costly fraud attacks, government agencies need the best available intelligence about identities, the connections between them and associated risks. The intelligence is critical for both front-end assessments as well as during investigations.

When agencies gain an expanded view of identity information, they can more efficiently and effectively defend programs against potential fraud, waste and abuse. Without access, programs are vulnerable to ever-increasing attacks.

Most state and local agencies use fraud prevention and detection procedures that are too manual and resource-intensive causing a delay in services; they need better tools to help improve their processes and create a frictionless customer experience.



**Identity management.** Agencies need to authenticate identities before eligibility screening, and need the tools to help flag fraud while limiting false positives and reducing workloads.



**Fraud detection.** Investigators need more powerful, intuitive tools to consolidate various data sets, prioritize leads, interact with analytics and more efficiently investigate fraud cases.

# LexisNexis® Risk Intelligence Network is designed to help you:

- Provide a better, frictionless experience for your applicants and members
- Apply back-end physical and digital identity insights to front-end threat prevention
- Increase workflow efficiencies that will help save time, money and resources and better defend against fraud
- Score applications on the front-end to determine the risk/reveal impactful threats to your program and inform workflow decisions
- Enable all user types to access and easily use with understandable, meaningful results
- Immediately access 10,000+ additional data sources and billions of relationships
- Securely receive and share crucial physical and digital intelligence across various agencies

# Government agencies are a prime target for identity-related threats.

~\$880 billion spent annually on social services and income support by state and local governments.1

~791 million U.S. identities have been stolen due to data breaches.<sup>2</sup>

With estimated identity fraud rates in the 5 to 10 percent range across programs, agencies could be losing tens of billions of dollars each year in improper payments.<sup>3</sup>



Synthetic identity fraud is increasing at an alarming rate.

## LexisNexis Risk Intelligence Network is a practical, collaborative identity risk platform that:

- Provides evolving, collaborative, and easy to understand identity intelligence for both investigations as well as integrated front-end identity authentication workflows
- Securely facilitates the exchange of intelligence between agencies across state lines
- Links and integrates large-scale external data (~82 billion records from 10,000+ different sources)
- Surfaces risky identities (both physical and digital), relationships, behaviors and schemes, helping uncover and prioritize threats not seen with traditional analytics

### Issues with current solutions

Difficult to implement and use

Poor results

Lacking data of sufficient quantity and quality

Siloed intelligence

Unable to orchestrate a unified view of risks

No front-end, preventative workflow

### **Risk Intelligence Network overview Identity Intelligence Assessment Actionable Identity Insight** Contributory Overlay Overlay network LexisNexis contributions data



Known







### Front-end identity assessment

- Verify, authenticate confidently
- Enhance eligibility screening
- Get real-time, integrated results



### Investigative analytics and fraud detection

- Detect and prioritize threats
- Visualize trends and patterns
- Strengthen investigations



Consider upgrading to the identity risk information platform designed for government agencies, offering holistic, actionable views of identity data for both authentication and investigation.

### Next steps: Learn more and request a demo

Contact your LexisNexis Risk Solutions representative or call 1-800-869-0751 for more details.

### 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.

Sources: 1. U.S. Census Bureau, 2015 Annual Survey of State and Local Finances; 2. LiveMint article citing Symantec data, Nandita Mathur, 4/26/17; 3. LexisNexis internal estimate, based on various external sources

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