

## Customer satisfaction has never felt so secure

Improve the customer experience while helping to prevent fraud with LexisNexis® InstantID® Q&A.

### Bring the power and uniqueness of LexisNexis InstantID Q&A to help ensure that an individual's identity is properly authenticated.

LexisNexis InstantID Q&A is a real-time solution for establishing ownership of an identity.

At the Point of Application - New Business

- E-application
- Tele Underwriting process
- Para-Med exam

Inforce policyholders with online access to their policies

- Address changes
- Beneficiary changes
- Retrieve policy values
- Billing mode changes
- Request policy loans

Multiple workflows

- Scoring
- Security

The most unique element of LexisNexis InstantID Q&A solution is its fully enhanced dynamic decisioning engine. You can control the frequency of the different question categories used in each quiz, as well as determine how often those questions appear and the weight given each correct answer.

### Why it is important

By using our solutions, you can:

- Enhance the experience of your customers while improving the efficiency of your business processes.
- Strengthen both in-person and remote access methods throughout the most vital areas of your company while maintaining strict privacy and security policies.
- Improve credentialing to ensure authentication of all individuals who could gain access to sensitive or privileged information that could increase reputational risk.

## Reporting capabilities

LexisNexis InstantID Q&A provides comprehensive reports that give you valuable insight and can be configured to measure your business success metrics. Our customer self-service reporting is available for discovery, verification and authentication processes.

An easy-to-use interface offers three different reporting types:

- Dashboard reports
- Transaction summary reports
- Detail reports

Drill-down reporting allows for analysis from the summary level down to the individual transaction details, and all reports can be printed or converted to a variety of formats ranging from PDF to Microsoft® Excel.

### Minimum inputs required

The identity discovery process can begin with the following data inputs:

- Social Security Number, or
- First Name, Last Name, Zip Code

## How InstantID Q&A works

InstantID Q&A gives you that key information by combining critical elements of identity proofing that are currently separate – analytics and authentication – to provide a solution that is vastly superior to traditional knowledge based authentication methods.

- LexisNexis InstantID Q&A does not rely solely on traditional sources.
- We consistently identify, verify and authenticate diverse populations.
- Our multi-data approach to identity authentication using our decisioning engine is superior to credit record searches.
- The InstantID Q&A question library has been greatly expanded, to include categories such as relative, educational and government identifier questions. This expansion has strengthened the integrity of the process, making it more difficult for fraudulent users to attempt to pass and to service broader customer demographics.

### InstantID Q&A can also:

- Be designed to meet customer's critical business process.
- Can be used online, in call centers, hosted integrated voice response systems (IVR), in-person and mobile.
- Offers single sign-on for hosted application SAML.



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](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

The LexisNexis InstantID Q&A 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 does not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, Instant Authenticate 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 and the Knowledge Burst logo are registered trademarks of RELX Inc., used under license. Copyright © 2019 LexisNexis. NXR14096-00-1019-EN-US