

## Customer satisfaction has never felt so secure

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



### Dynamic knowledge-based authentication enables smarter identity confirmation.

InstantID Q&A can help ensure you have the right person for your connected services, digital retailing, compliance and mobility workflows through a customer centric digital experience.

- Improve activation, conversion, renewal and transfer rates of connected services while enhancing the customer experience by verifying and authenticating identities digitally without requiring in-person interaction.
- Move prospects through a digital sales experience or a digital to offline experience easier while minimizing fraud with the ability to seamlessly verify and authenticate identities of purchasers.
- Make compliance with regulations easier.
- Maximize a vehicle's potential by creating tailored apps and services that meet customer demand while trusting LexisNexis Risk Solutions to help ensure the right customer is accessing the right service at the right time.

What establishes LexisNexis InstantID Q&A as the leader in knowledge-based authentication is our fully enhanced dynamic decisioning engine. This enables you to control the frequency of the different question categories, as well as determine how often those questions appear and the weight given to each correct answer.

### Why it is important

By using LexisNexis InstantID Q&A, 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 business.
- Improve credentialing to help ensure authentication of all individuals who could gain access to sensitive information that could increase organizational and reputational risk.

## How InstantID Q&A works

InstantID Q&A combines critical elements of identity confirmation that are often separated - analytics and authentication - into a single solution that is more dynamic to traditional knowledge based authentication methods.

- Our advanced data-linking technology combines instant access to billions of public records to generate reports and provide a robust source of questions that are top of mind for your customer.
- Our multi-data approach to identity authentication using our decisioning engine is more comprehensive than other types of traditional methods.
- The InstantID Q&A question library has been greatly expanded to include more question categories to strengthen the integrity of the process and make it more difficult for fraudulent users to attempt to pass.

### InstantID Q&A can also:

- Be configured for your organization's workflow and risk factors.
- Can be used online, in call centers, hosted integrated voice response systems (IVR), in-person and mobile.
- Offers an easy integration or a single API call to our Risk Defense Platform for a customer's authentication needs.

## 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 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 authentication process can begin with the following data inputs:

- Full name, Address, Date of Birth



For more information on LexisNexis® InstantID® Q&A please contact us at [USConnectedCar@lexisnexisrisk.com](mailto:USConnectedCar@lexisnexisrisk.com)

### 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, InstantID Q&A 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. Other products and services may be trademarks or registered trademarks of their respective companies. © 2020 LexisNexis Risk Solutions. NXR14501-00-0620-EN-US