

Accelerate *time* from *data* to *decision*



A holistic AI-powered **risk decision engine** enabling you to amplify accuracy and scale efficiency

- **Industry-leading data**
- **Tailored insights**
- **Intelligent models**

Preventing fraud and streamlining interactions is a challenging balance.

Complex fraud schemes demand a real time, holistic view of identities and their behaviours.

19%

increase YOY in global attack rate in 2023¹

\$486B

in global fraud losses
in 2023 scams and bank schemes²

Every \$1

of fraud loss cost organisations
\$3.91 on average³

LexisNexis® ThreatMetrix®

A smarter, more agile approach to risk management demands advanced models powered by trusted data to help you achieve your business goals while ensuring your customers are protected at every stage of the journey.



Detect and prevent more fraud

Advanced AI, powered by vast digital identity and behavioural intelligence help you make more accurate and automated decisions.



Provide risk appropriate experiences

Protect your business and your customers with risk appropriate experiences to create lasting relationships.



Drive profitability

A flexible, continuously evolving solution, ThreatMetrix can adapt to support your growth goals while maintaining your risk tolerances.



It's time for a smarter approach to **customer protection** and **business growth**

LexisNexis® ThreatMetrix® unifies key components of risk technology into one, powerful decision engine:

- Best-in-class digital identity and behavioural intelligence
- Real-time insights from one of the largest cross-industry data networks in the world
- Shared insights from a community of leading fraud experts
- Sophisticated data processing and analytics
- Embedded AI-powered models with calibration for your risk-appetite
- A powerful platform for forensics investigations, case management, reporting and workflow orchestration

A powerful decision engine that will revolutionise your risk strategy.

Industry-leading AI-powered models built with simplicity, flexibility and scalability in mind.

Our decision engine is packed with actionable intelligence and technology designed to help you incorporate your own processes and data into policies, adapt to support your growth goals and automate responses to online transactions.

Fueled by one of the largest cross-industry data networks in the world.

Instantly zero in on threats by analysing thousands of features related to risk against digital identity and behavioural intelligence. All powered by an unrivalled contributory network – LexisNexis® Digital Identity Network® – sharing data from leading global organisations across the world.

124b transactions

3.4b digital identities

5b email addresses

2.8b phones

3.4b IP addresses

Spanning 200 countries and territories

Delivering **robust digital** and **behavioural insights** you can trust.



Identify

Identify the unique digital footprint of an online persona against over 3bn+ digital identities. Key data points are evaluated against known digital identity and trend information to provide a more comprehensive risk assessment.

Assess signals like device, geolocation, IP address, email address, phone, behavioural patterns, transaction details, user device interactions and more.

Evaluate against distance anomalies, age, history, velocity, previous risk associations, activity patterns, bot and RAT patterns and more.



Profile

Profile with unmatched, anonymised intelligence from our Digital Identity Network® that follows a privacy-by-design approach, connecting you to global cross-industry insights for more accurate risk assessment.



Analyse

Analyse signals using our advanced AI-powered algorithms so you can instantly distinguish between trusted users and bad actors. ThreatMetrix provides a range of models, from fully transparent ones, to easily interpretable ones focused on what matters most, making every risk decision explainable and accountable.



Customise

Using a simple, intuitive user interface, you can create policies on your own or use custom policies already developed for you.

You also have the option to bring your own machine learning models or build new ones by combining signals and past outcomes almost instantly. For more advanced use cases, set up a combination of all the above.

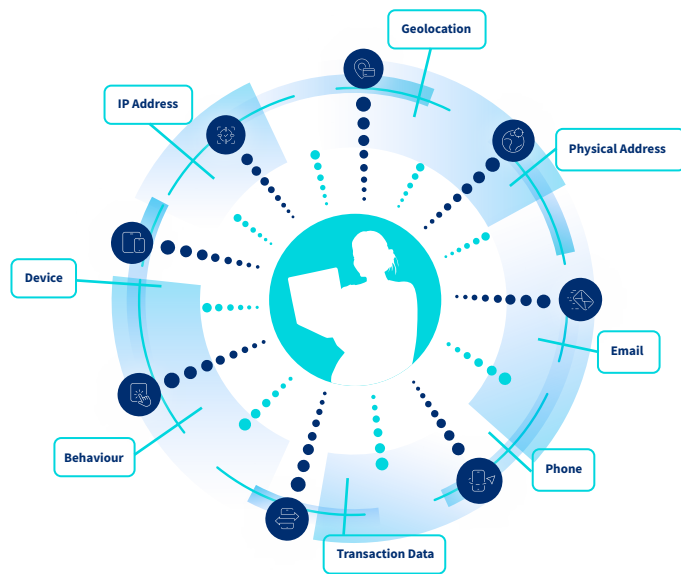


Transform

The ThreatMetrix solution transforms digital behaviour into actionable intelligence, expanding your ability to trust digital transactions through deep analysis of a user's online behaviour – ensuring a seamless experience for your trusted customers.

Technology that helps you **balance risk with experience**

Protect your customers from complex fraud risks at every stage of the customer journey.



→ New Account Origination

Protect against new account fraud and bot attacks while simultaneously approving genuine transactions.

Get a granular look at patterns associated with the digital identity within the network, like history and behaviour, even if the applicant is new to your business.

→ Logins and Account Management

Detect account takeover attempts, social engineering and unauthorised change of details while providing smooth logins and other actions for trusted customers.

Predict fraudulent activity with the combination of historical patterns, behavioural signals and more.

→ Payments

Protect payments while safeguarding against account takeover, scams, money laundering attempts and more.

Discover payment anomalies leveraging digital identity and behavioural intelligence from the network to detect high risk behaviour like a potential scam in progress or mule account activity.

ThreatMetrix® delivers **data-driven decisions** that make an impact

Improving business performance and helping a wide range of global organisations improve fraud risk management outcomes

✓ Easy to Build

Models built through our portal with minimal data science knowledge required. Leverage smart practice models built with years of experience and optimise based on unique business needs.

✓ Actionable Scores

Explainable results using clear reasoning and actionable scores.

✓ Expressly Tailored

Trained on your feedback data and our global intelligence.

✓ Always Smarter

Analytics driven from your organisation's data as well as the global network you'll be a part of. Delivered on an orchestration platform that enables you to streamline case management, investigate fraudulent events and scale throughout the customer lifecycle.

✓ Continually Adaptive

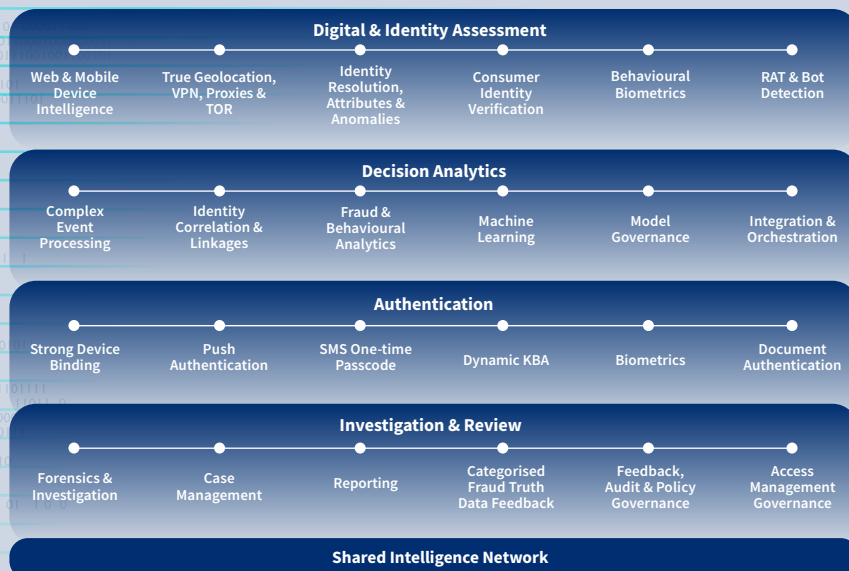
Adapts to your customers as their behaviour changes, enabling a positive experience for trusted users. Keeps pace with new fraud schemes as insights grow and evolve.

✓ Expertly Supported

With fraud experts working to supercharge your policies and shape endless possibilities for your business and consumers.



Fight **complex**
fraud from
every angle



Let's revolutionise the way you fight fraud

Contact your LexisNexis® Risk Solutions representative to learn more:
risk.lexisnexis.co.uk/products/threatmetrix

Recognised around the world for award-winning technology.

ThreatMetrix has received awards and been recognised as a leader in digital identity, fraud detection and risk management by 20+ analyst and industry organisations.

ThreatMetrix® is a Payment Card Industry (PCI) Level 1 service provider that has been certified and attested PCI-compliant by an external Qualified Security Assessor (QSA).

LexisNexis® Dynamic Decision Platform undergoes an annual Soc 2 Type II assessment performed by a licensed independent third-party auditor to certify our systems meet stringent policies for security, availability, confidentiality and privacy as defined by the American Institute of Certified Public Accountants (AICPA).



For a complete list of industry awards and recognitions, [visit us online](#).

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.co.uk and www.relx.com.

Our solutions assist organisations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

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